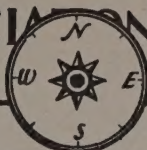


The COMPASS

AMERICAN ASSOCIATION OF SOCIAL WORKERS

130 E. 22d St. New York City

JUNE, 1937



VOLUME XVIII, NUMBER 9

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NATIONAL OFFICERS AND COMMITTEE MEMBERS
FOR 1937-38

Results of Election for Officers and Committee Members for 1937-38

OFFICERS

President—	LINTON B. SWIFT	
(re-elected)	.....	New York City
1st Vice-Pres.—	HARRY GREENSTEIN	
(re-elected)	.....	Baltimore
2nd Vice-Pres.—	MARTHA A. CHICKERING	
(re-elected)	.....	San Francisco
3rd Vice-Pres.—	GRACE ABBOTT	
(re-elected)	.....	Chicago
Secretary—	LEAH H. FEDER	
(re-elected)	.....	St. Louis
Treasurer—	FREDERICK I. DANIELS,	
	.....	New York City

EXECUTIVE COMMITTEE

Herschel Alt—St. Louis*
 Ruth Blakeslee—Washington, D. C.*
 Fern Lowry—New York City*
 Joseph P. Tufts—Pittsburgh**
 Florence M. Mason—Cleveland
 Mary A. Howell—Richmond
 Pierce Atwater—St. Paul
 Ewan Clague—Washington, D. C.
 Malcolm S. Nichols, Boston

Retiring Members: Miss Katharine F. Lenroot,
 Peter Kasius, Jacob Kepecs.

Chairmen of standing committees and divisions,
 when appointed, will also be members of the
 Executive Committee.

NOMINATING COMMITTEE

BETSEY LIBBEY, Philadelphia, *Chairman*
 Arlien Johnson—Seattle
 Florence Hollis—Cleveland
 Mary Stanton—Los Angeles
 James E. Stuart, Cincinnati

The Nominating Committee for the past year:
 Frank J. Bruno, Chairman; Helen W. Hanchette,
 Betsey Libbey, George W. Rabinoff, Forrester B.
 Washington.

Results of the annual election of officers and
 of Executive and Nominating Committee members,
 is announced by Leah Feder, Secretary of the

* Elected this year for three-year terms.

** Elected for one year term to fill unexpired term of
 Mr. Daniels.

Association, who is charged by the by-laws to
 canvass the votes and announce the outcome.

As there were no contests for officers' posts,
 the list is the same as contained on the ballots.
 Three new members of the Executive Committee
 were elected for three-year terms, and a fourth
 member was elected for a one year term, as shown
 by the election results given here. A chairman
 and four members of the Nominating Committee
 were elected to serve for one year. A total of
 2635 ballots, which were post marked on or
 before June 12, were counted up to June 28 when
 the polls were closed.

President Urged to Veto Independent Offices Supply Bill

At the 1937 Delegate Conference the Associa-
 tion went on record in the statement on "Federal
 Employment and Assistance Programs" as being
 opposed to "every effort or device to circumvent
 civil service or merit appointments such as a
 provision that legislative bodies must approve all
 appointments by public agencies where the salary
 is more than a specified amount."

A Senate rider attached to the Independent
 Offices Appropriation Act, which was before the
 Senate at that time, called for such a provision
 by specifying that "... none of the funds herein
 appropriated under the heading 'Social Security
 Board' shall be used to pay the salary of any expert
 or attorney receiving compensation of \$5,000 or
 more per annum unless and until such expert or
 attorney shall be appointed by the President, by
 and with the advice and consent of the Senate."

The act has since passed both houses of Con-
 gress with the Senate rider as an amendment and
 is now awaiting Presidential action. In line with
 the sentiments of the Delegate Conference and in
 conjunction with other organizations interested in
 the merit system, the Executive Secretary on June
 13th dispatched the following telegram to the
 President:

"RESPECTFULLY URGE YOUR VETO OF H. R. 4064
 INDEPENDENT OFFICES SUPPLY BILL INASMUCH AS
 PROVISION FOR APPOINTMENT SUBJECT TO SENATE
 APPROVAL OF EXPERTS OR ATTORNEYS EMPLOYED
 SOCIAL SECURITY BOARD WITH COMPENSATION OVER
 FIVE THOUSAND DOLLARS IS CONTRARY TO PRINCIPLES
 OF MERIT SYSTEM PRACTICE."

That the President took cognizance of these
 protests is evidenced by the fact that in signing
 the bill he sent a message to the Congress express-
 ing regret that this provision had been included
 in the bill, declaring that such positions should
 come within the provisions of the civil service
 system.

MURRAY-HATCH BILL PASSED BY SENATE NOW BEFORE HOUSE

The Murray-Hatch bill (Senate Joint Resolution No. 68), which provides for the immediate appointment by the President of a non-partisan commission of not more than fifteen and not less than five well qualified and distinguished citizens to undertake a national study of the whole problem of unemployment and relief, is now before the House of Representatives after being passed by the Senate, June 14th.

The bill provides: "That the President is authorized to appoint immediately a non-partisan Commission to conduct a national study of the whole problem of unemployment and relief and make recommendations looking to a comprehensive, intelligent, and just policy for the future. The Commission shall be known as the Federal Unemployment and Relief Commission and shall be composed of not more than fifteen and not less than five well qualified and distinguished citizens of the United States, who shall serve without compensation. The Commission is authorized to employ, without regard to the civil service laws, an executive secretary and such experts and other employees as the Commission may deem necessary, and to fix their compensation without regard to the Classification Act of 1923, as amended. The Commission shall present its findings and recommendations relating to the aforementioned subjects to the Congress at the beginning of the second session of the Seventy-fifth Congress."

The original draft of the bill was prepared by Senator James E. Murray, of Montana, after a discussion with Max Stern, Washington editorial writer of the Scripps-Howard newspapers, and Walter West, executive secretary of the AASW, during the 1936 session of Congress. It was introduced in the Senate February 5, 1937, jointly by Senator Murray and Senator Carl Hatch, of New Mexico. After two readings it was referred to the Senate Committee on Education and Labor and reported out for a vote by that Committee on June 14, when it was passed by the Senate and sent to the House.

Senate action on the Murray-Hatch bill and debate of the WPA appropriation measure prompted several other resolutions for investigations and surveys in the past ten days. Senator Hatch sponsored a Senate resolution which was adopted, providing for a Senatorial Committee of five members to investigate unemployment and relief. In the House, Representative Maury Maverick of Texas has introduced four separate measures calling for studies and investigations.

Provisions identical with those in the Senate Murray-Hatch resolution are embodied in one bill introduced by Representative Maverick

(House Joint Resolution No. 395). Another Maverick bill (House Resolution No. 7503) provides for a commission of twelve members; six citizens, three Senators and three Representatives, to be appointed by the President, "to make a study of unemployment and insecurity throughout the United States. . . ." Other resolutions sponsored by Mr. Maverick call for a "select committee of the House to investigate unemployment and relief" and the creation of a "standing committee of the House to consider all health and welfare legislation."

Newspaper correspondents at a White House press conference on July 15 asked the President for an expression of opinion on the subject of citizens' commissions to survey unemployment and relief. The President in reply outlined plans now being formulated by a group of cabinet members and federal department heads for a broad study of all human resources. The President indicated that he would discuss the matter more fully during a radio talk in the near future.

While such a study by federal officials would undoubtedly produce worth while results, the Association believes that a citizens' commission, with or without Congressional representation, is a better method of approaching the question at the present time. Factual data on the extent of unemployment, the ability of state and local governmental units to share the cost of relief programs, the ability of industry to absorb the present unemployed, the part which could be taken by private philanthropy, the best method of coordinating a program of relief with the Social Security program, and a wealth of other essential facts are not now available. Such data collected and presented by a group of outstanding men and women, together with a recommendation for a scientific long-range program, could be used by the Congress as a guide in future planning for public assistance on a sound basis.

This kind of information is not readily available at the present time and while it is encouraging to know that the President and federal department heads are considering the problem, a federal citizens' commission appears to be the most acceptable method of securing the data and appropriate action. If such a commission is appointed federal department heads could be expected to cooperate in every way and data which they may have or can secure could be made available to the commission. The findings and recommendations of a non-partisan commission of citizens, completely independent, would naturally carry more weight with members of Congress and the general public than a report and plan submitted by federal employees.

That Congress will not adjourn without providing for some kind of a survey and study of unemployment and relief is a certainty. A Senatorial Committee has already been appointed and according to informed sources in Washington is ready to function. It is considered likely that this committee will be dissolved if the Murray-Hatch resolution (S. J. Res. No. 68) is passed by the House, however.

At the moment the matter rests with the House Committee on Labor, the chairman of which, Rep. William J. Connery, Jr., of Massachusetts, died suddenly Tuesday, June 15. The death of Mr. Connery will undoubtedly slow up the work of the committee until such time as a new chairman is appointed. However, when this committee is reorganized a hearing may be scheduled on the subject of federal commissions, due to the fact that not less than four bills providing for such bodies are before the committee for consideration.

If a public hearing is scheduled the Association will undoubtedly be called upon to present evidence of the need and desirability for a thorough study of the problem of unemployment and relief. Chapters should be prepared to assemble on short notice pertinent data in regard to their area, as the House Committee will undoubtedly want evidence from various parts of the country.

It is possible, although not probable, that the House Committee on Labor will report the Murray-Hatch bill out for a vote on the floor of the House without holding a public hearing. Anticipating such a move, chapters and individual members are urged to communicate with their representatives in Congress asking their support of this measure in the event it is reported out of committee. In addition communications addressed to individual members of the House Committee on Labor urging favorable action or the scheduling of a public hearing will be effective. Official chapter communications or individual communications should be addressed to the member, or members, of the House Committee on Labor from the chapter area.

Following are members of the House Committee on Labor:

Mrs. Mary T. Norton, N. J.	Albert Thomas, Tex.
Robert Ramspeck, Ga.	Joseph A. Dixon, Ohio
Glenn Griswold, Ind.	Wm. J. Fitzgerald, Conn.
Kent E. Keller, Ill.	William F. Allen, Del.
Matthew A. Dunn, Penn.	George J. Schneider, Wisc.
Reuben T. Wood, Mo.	Santiago Isesias, P. R.
Jennings Randolph, W. Va.	Richard J. Welch, Cal.
John Lesinski, Mich.	Fred A. Hartley, Jr., N. J.
James H. Gildea, Penn.	Wm. P. Lambertson, Kan.
Edward W. Curley, N. Y.	Clyde H. Smith, Me.
Arthur B. Jenks, N. H.	

Civil Service Examinations

UNITED STATES (unassembled)

Filing date—July 19, 1937 (or July 22 for applications from Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming)

Application forms may be obtained from the Secretary, Board of United States Civil Service Examiners, Washington, D. C., or at any first-class post office. (Examination No. 52)

CHIEF OF PROBATION AND PAROLE SERVICE, Federal Bureau of Prisons; Salary \$5,600; Requirements: A.B. degree with (a) major study in social sciences, or (b) major in other than social sciences supplemented by one year of graduate study in social sciences; four years of full time paid experience as (a) probation or parole officer; (b) social case worker or supervisory official in penal or correctional institution or in direct connection with a publicly administered penal or correctional program; (c) social case work with social service agency which has been for at least the most recent two years a member of the Family Welfare Association of America, the Child Welfare League of America, the Family Welfare and Child Care Divisions of the National Council of Jewish Federations and Welfare Funds, or any similar case working agency which has had for at least the most recent two years, standards of work shown conclusively by the applicant to make such agency eligible for membership in any one of the above associations; three years' additional experience in responsible administrative positions in parole or probation system, or in publicly administered penal or correctional program, or in accredited social service agency. Graduate study in social sciences or in an accredited graduate school of social work may be substituted year for year for part of the first four years of experience required, up to a maximum of two years.

SUPERVISOR OF PROBATION, Federal Bureau of Prisons; Salary \$4,600; Requirements: A.B. degree and four years of experience as outlined in (a), (b), (c) above for Chief of Probation and Parole Service; two years' additional experience in responsible administrative or supervisory positions in probation or parole system, or in direct connection with publicly administered penal or correctional program, or an accredited social service agency. Graduate study in social sciences or in an

THE COMPASS

Published monthly except September by
AMERICAN ASSOCIATION OF SOCIAL WORKERS
130 EAST 22ND STREET
VOLUME XVIII
NEW YORK, N. Y.
NUMBER 9

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Entered as second-class matter at the post office in New York, N. Y., under the Act of August 24, 1912

Acceptance for mailing at the special rate of postage provided for in Section 1103, Act of October 3, 1917, authorized June 28, 1924.

Subscription: Non-Members \$1.00 per annum. Subscription of members of the Association included in annual dues.

accredited graduate school of social work may be substituted year for year for part of the first four years of experience required, up to a maximum of two years.

ASSISTANT SUPERVISOR OF PROBATION, Federal Bureau of Prisons; Salary \$3,800; Requirements: A.B. degree, or two years of college with additional experience as outlined in (a), (b), (c) above, year for year, for undergraduate study lacking. Must have had five years' full-time paid experience as outlined in (a), (b), (c) above. Graduate study in social sciences or in an accredited graduate school of social work may be substituted year for year for part of five years of experience required, up to a maximum of two years.

Appointment of Civil Service Examiners

Because social workers are being employed in increasingly large numbers in public welfare services and under civil service merit systems of appointment, it will be of interest to members to study the duties and selection process used in appointing examiners on civil service commissions in various parts of the country. The following information relates to a competitive unassembled examination for such an opening in California.

SECRETARY AND CHIEF EXAMINER, Civil Service Commission, Glendale, Calif. (unassembled)

Filing date—July 15, 1937

SALARY, \$300 per month

DUTIES:

Under the direction and subject to the administrative approval of the Commission to be the chief administrative and executive officer of the department; to be responsible for the performance of the functions and the proper administration of all the activities of the department; to have charge of, and be responsible for the planning, scheduling, preparation, conducting and rating of all examinations for the purpose of determining the fitness of applicants for public service; to handle personally such technical phases of the work as establishing and maintaining a system of classification for the service, developing examination standards and technique, and setting up and maintaining service standards and ratings, etc.; to keep personnel records for the classified service and handle matters pertaining to the personnel, including certifications, appointments, promotions, demotion, transfers, dismissals, resignations, layoffs, reinstatements, vacations and leaves of absence; to cooperate and assist the Commission in establishing rules and regulations for the enforcement of the civil service act; to attend the meetings of the Commission, and to keep the Commission informed as to matters requiring the action or approval of the Commission; to act as Secretary to the Commission and to see that accurate minutes of the meetings are taken and recorded; to have charge of, and be responsible for, the safekeeping of the books, records, reports, documents, and other property of the Commission; to conduct the correspondence of the Commission; to prepare and submit reports on various matters to be presented to the Commission for its action and

approval and to prepare an annual report; to consult, advise and cooperate with the Commission, departmental officials and others in connection with civil service and related problems, to administer the policies of the Commission relating to civil service laws and rules; and to perform such other related duties as may be assigned.

REQUIREMENTS:

Education: Graduation from a college or university, having majored in either political science, psychology, business administration, public administration, economics or engineering. One year of additional experience as described below may be substituted for each year of college or university training lacking.

Experience: At least three years, recent paid technical public personnel experience with a recognized public personnel agency whose functions are similar to those outlined under duties above. This experience must have been in the performance of duties requiring the exercise of independent judgment and involving difficulties and responsibilities of a higher order than those involved in clerical capacities in the maintenance of personnel records and the carrying-on of office work in connection therewith. Experience with a civil service commission is desirable.

"Coronet" Magazine Retracts Criticism of Miss Coleman

Ruth Coleman, assistant director of the Cook County (Chicago) Bureau of Public Welfare, has received the following letter of retraction from *Coronet* Magazine, which published the article by Paul de Kruif charging that delay caused by Miss Coleman was responsible for the death of a boy from rabies. Miss Coleman was completely exonerated by the Civil Service Commission following a hearing (see December, 1936, *Compass*), and *Coronet* makes somewhat belated acknowledgment of the fact that Miss Coleman was not personally responsible for a situation in which the regulations of the agency permitted her no discretion. The article in question was published in the November issue of the magazine. The national office and the Chicago Chapter, as well as various individual social workers throughout the country, protested the allegations of the author as unfair and misleading.

May 26, 1937.

MISS RUTH COLEMAN

Dear Miss Coleman:

"While we feel that the censure of the rules and regulations governing the dispensing of anti-rabies vaccine in Paul de Kruif's article, *LIFE CAN BE BOUGHT*, appearing in *Coronet*, was both justified and salutary as evidenced by the fact that these rules have been changed since the publication of that article and the attendant discussion to which it obviously contributed, we do recognize the fact that in criticizing you as an enforcing representative of these rules and regulations, it is only fair to remember that you were carrying out

the letter of the restrictions under which your duties had to be performed.

"It was our impression that the article itself made this point, at least by implication. However, the article was not in any way intended to be a criticism of you as an individual, nor of your judgment, but only of the circumstances of your employment which prevented you from the discretionary use of your own judgment in the case. Any other interpretation of this article is manifestly unfair to you."

Cordially yours,

ARNOLD GINGRICH, *Editor*.

Memorial Scholarship Fund

In memory of James E. Tunnell, Jr., George O. Milliken and Carlos di Dio, members of the staff of the Denver City Welfare Bureau who were killed last March while on duty, a committee has been organized to raise a \$10,000 scholarship loan fund to be given to the University of Denver School of Social Work. The committee, which is composed of lay and professional members, made the following statement of its reasons for considering this form of memorial particularly fitting:

GOVERNMENT PROVISION FOR RETIREMENT OF SOCIAL WORKERS

Summary of report given by Walter West at the AASW meeting on "Current Issues in Professional Practice," held on May 27, 1937, at the National Conference of Social Work.

Two years ago the Association took the position that the Social Security Act should apply to non-profit agencies. In representation to Congress two points were made: (1) that if such legislation were passed social work agencies and their employees should be covered; (2) that organizations interested as these agencies are in social measures should resent being exempted.

Apparently not all agencies resented exemption. In any event the employees of social agencies are not included in the old age provisions; and the definition of employees in relation to unemployment compensation is so stated as to give a negative lead, which has been followed by most of the states. In addition—and for other reasons—it will be remembered, all employees of state and local public agencies are excluded from these benefits.

At the present time, with the Act in force, the question of its amendment is before us again. In a general way, social workers—as they seem to be represented by actions within the AASW—could be said to be interested first, in the general extension of the terms of the Security Act to cover all groups. Beyond that, however, we are not able to say just how to administer these provisions in

"The sacrifice of these three men inspires in us all, whether members of the professional group of social workers, or whether members of the lay group of citizens, with a new strength to serve without prejudice and without reserve, the needs of those who come to us for counsel, and with a new determination to foster in the community a deeper understanding of the principles and aims of this profession.

"Such a problem is best met by efficient and humane administration, which in turn presupposes skilled individuals to do the work. Professional training in social welfare work is progressively approaching standards comparable to those in the medical and legal professions. But in order to consummate this goal schools of social work need funds, particularly for student assistance."

Members of the Association who would like to contribute to the Tunnell-Milliken-Di Dio Memorial Fund may send their contributions to Leo A. Steinhardt, Treasurer, International Trust Company, 17th and California Streets, Denver, Colorado.

their application to various occupational groups. We do not know either just what can be done to make possible the inclusion of public employees. The American Municipal Association working on it, has reported that no definite proposition is likely to be made this year.

With respect to non-profit agencies, however, no particular administrative problem is presented. Special efforts therefore are being made to get that proposition cleared up and we hope to rally demand and support for such inclusion in the Act.

The AASW is not alone in this effort. A committee, appointed by the National Social Work Council, is made up of persons interested in the problem, chosen from national agencies which have taken supporting action as follows: Community Chests and Councils, Family Welfare Association of America, The National Recreation Association, The Federation of Settlements, the Social Work Publicity Council and the AASW. The Social Service Employees' Union of New York City, has also asked to work with this project. This Committee is moving in three directions:

(1) It is getting the matter before the social workers and the social agencies. In this connection we need to consider the several ways in which the Act should be amended: (a) by striking out the exemption; (b) by amending the exemption clause in such way that it would not apply to

social work, but continue to apply to other non-profit agencies; (c) by any one of several devices for making it optional. The Committee believes it well to achieve the first of these objectives—total elimination of the exemption.

(2) The Committee is exploring what may be done to gain support from educational, religious, and hospital groups. These groups are included in the exemption clause and were working for the exemption two years ago.

(3) The Committee is seeking effective means of presenting the matter to Congress. Some action is not impossible, but it is not very likely. John W. Behne, of Indiana, has recently introduced a bill applying to old age provisions in this connection.

Prior to the question of the Security Act in connection with government provision for the retirement of social workers, the AASW had a

Committee which made a study of commercial plans and the operation of a possible Association plan for members. On the basis of this Committee's findings, it was found that no such plan presented any particular advantages for AASW members. Since that time the Association has been on record as favoring group retirement plans participated in by the individual agencies and their employees, and certain specific features that are important to social workers and social work development were recommended. Miss Fisk is going to speak about some of the recent agency programs in this connection. Incidentally, the Community Chests and Councils have been considering the possibility of plans for agencies in a group.

It should be said that the professional Association is interested in getting the right persons placed and must necessarily also be concerned with how best to retire persons when others are available who can do more effective and competent work.

RETIREMENT PLANNING IN PRIVATE SOCIAL AGENCIES*

HELEN I. FISK

According to Mr. Ewan Clague of the Social Security Board, a conservative estimate of the number of persons employed in non-profit making agencies in the United States today, exclusive of the educational field and of government employees, is 600,000. As members of this group of 600,000 who are excluded from the old age benefits of the Social Security Act we need perhaps to ask ourselves the following questions at the present time: Are we going to exert all our energy towards getting ourselves included in the Social Security Act? Will this solve our problem, if accomplished? Or do we need perhaps to promote also the participation of social workers and social agencies in private retirement plans on the assumption that our inclusion in the government plan may be remote and, even if accomplished, will necessitate some form of supplementary plan if we are going to maintain a reasonably decent standard of living in the later years of our lives?

The Division on Employment Practices of the AASW recommends private retirement planning in social agencies at the present time. They feel that retirement plans are directly related to the

maintenance of standards of personnel and performance in social work and that it is going to become increasingly difficult to recruit well qualified personnel in the social work field without adequate means by which that personnel may be retired when their usefulness has been diminished. Social workers entering the profession from colleges or from other fields, as well as clerical workers coming to us from commercial houses, are going to become increasingly aware that the acceptance of a position in a social agency involves a lack of economic security for their later life not expected in other professions, in industry or in trade.

The Social Security Act is unquestionably one of the most far-reaching and beneficial acts of legislation ever enacted in the United States, but its retirement benefits are geared by and large to the needs of low income groups. No one earning \$125 or over can, even in 45 years of continuous employment, build up an annuity in the Social Security plan which will amount to half his average salary. The highest annuity that anyone can receive under the Social Security Act is \$1020 a year, and this is only after 43 years of continuous employment at an average salary of \$3000 a year. Few of us could ever achieve this maximum annuity, since our salaries do not by and large average \$3000 a year from 22 years of age to 65. Also, the majority of us are no longer in the twenties and no provision is made for the past working years of an individual's life in the Social Security plan. A social worker now 40

* Paper given at the AASW meeting on "Current Issues in Professional Practice," held on May 27, 1937, at the National Conference of Social Work, Indianapolis. Miss Fisk, who is Statistician on the staff of the New York Charity Organization Society, is a member of the National Division on Employment Practices.

years of age, earning \$3000 a year and continuing at this salary until 65, would receive a retirement income of only \$750 a year under the provisions of the Social Security Act.

The insurance companies tell us that many employers in industry have started private annuity plans since the passing of the Social Security Act so that their employees might receive more adequate retirement benefits. Others, having their own plans prior to the enactment of the Social Security Act, have either continued them as they were to supplement the government plan or have had them revised so that their employees could participate in both plans simultaneously. The benefits of a private plan can remain practically unchanged if an employer participates also in the government plan, so that from a practical point of view the adoption of a private plan does not in any sense preclude the possibility of a social agency participating in the Social Security plan at some future time.

Private retirement plans can be administered by individual employers for their own employees, such as the YMCA plan, by associations set up for the purpose, such as the Teachers Insurance and Annuity Association, by groups of employees alone, such as was considered at one time by the AASW, or by insurance companies underwriting group plans for the employees of a specific agency or group of agencies. Self-administered plans such as those conducted by the YMCA and the American National Red Cross are less expensive than plans underwritten by insurance companies but are only feasible when large groups of employees are involved. Plans of this kind need, of course, to be established on sound actuarial principles. Plans such as the one considered by the AASW in 1932, whereby its members might purchase low cost annuities through its auspices, present rather complex problems from an administrative point of view, and as they involve participation by employees alone do not by and large furnish sufficient funds to make them more advantageous to the individual than individual annuities purchased by the worker directly from an insurance company. Group annuity plans underwritten by insurance companies, in which both the agency and the worker share, make the most adequate provision for retirement that can be considered from a practical point of view. Social agencies with 50 or more staff members can secure more advantageous group plans than agencies with a smaller number of employees, but it is quite possible to secure retirement plans with as few as 15 or 20 employees. There is also the possibility that groups of agencies may be able to work out retirement plans through federations or other fund-raising bodies. This is being con-

sidered, I understand, in some cities at the present time.

In considering private retirement plans the Division on Employment Practices of the AASW feels that agencies should be aware that the question is a complicated one; that there are different types of plans offered by different insurance companies and that only by a careful study of the matter can a plan be worked out to the best advantage of the staff and the agency. It can not be emphasized too strongly that one never gets anything from an insurance company that one does not pay for. An annuity contract is a simple deposit proposition in which an insurance company collects an amount of money, invests it, and pays it back to an individual at a stated period of life. The chief interest of the insurance company must of necessity be the sale of the plan. Naturally, when you tell their representatives that the cost is too high they will endeavor to reduce it. When a plan looks cheaper than one adopted by another agency it should be eyed with suspicion, and care should be taken to determine what provisions have been foregone. Our purpose here is to set down some of the principles which we feel should be embodied in group annuity contracts.

RETIREMENT AGE

One of the first considerations in any annuity plan is the age at which the worker should be retired. The Division on Employment Practices of the AASW proposes, in private retirement plans, that:

The age of retirement should be 60 years, preferably for both men and women, with provision for earlier retirement when necessary.

There is, of course, no fixed year of life in which men and women may be said to be unfit for work in social agencies. It depends on the nature of their employment as well as on the special characteristics of the individual as related to general health and strength. Despite wide variations among individuals it should be possible, however, to set an age above which we feel few persons are able to compete with younger staff without undue strain. Unless we regard lifelong employment as something good in itself it would seem that our emphasis should be placed on giving leisure to those less capable of adapting themselves to our rapidly changing techniques and providing employment for younger workers more able to stand the pace. It is the majority we need to think about, not the unusual individual who at 70 is still going strong. The task of fitting older people into less exacting positions is becoming increasingly difficult in social work as it is practiced today, and it is very expensive for the agency. How many administrators have experienced the

difficult job of trying to fit a \$2400 executive into a \$1200 clerical job! With the tendency today to shorten the working week, to extend vacations and in other ways to provide more leisure for the employed and more work for the unemployed, it does not seem unreasonable to us that men or women who have engaged in social work all their lives should be set free to engage in some other form of activity, if they choose, at the age of 60.

It is true that the retirement age of 65 is more generally used than 60, in fact a retirement age of 60 for men is rarely found in industrial plans. There is considerable precedent for using the age of 60 for women, especially in plans started in recent years by banks, insurance companies and other commercial companies. Statistics show that the working life of a woman is usually less than for a man and for this reason some plans use a retirement age of 65 for their men employees and 60 for women. However, we have a precedent for a retirement age of 60 for men in a social agency plan since the YMCA used this age when they established their plan in 1924 for their secretarial group. Many social agencies do not have large groups of men employees. When they do, there may be more justification for their using a retirement age of 65, but in agencies employing chiefly women we feel that a retirement age of 60 should be strongly advocated.

The question of retirement age is closely related to cost in retirement planning, since the earlier the retirement age the more the agency and the employee need to contribute to the plan. As already pointed out, from the point of view of the agency the cost may easily be greater if older people have to be retained at full salary when they have outgrown their usefulness. From the point of view of the worker it is a question of whether or not increased savings in younger life are worth more leisure later.

The fact that the government plan uses the retirement age of 65 does not need to be considered in private retirement planning. If social agencies become eligible for the government plan and carry both types of plans the insurance companies assure us that they can arrange to carry the full burden of the annuity between the ages of 60 and 65 when a retirement age of 60 has been adopted in an agency's private plan.

The question of whether retirement should be compulsory or voluntary at the retirement age specified is a matter that needs to be decided by the agency. In the majority of group annuity plans all contributions to the plan cease automatically at the retirement age and the amount of retirement annuity remains the same whether the person is actually retired or not. Provision

can be made for the worker to continue working a number of years after the normal retirement date if he so desires and it is agreeable to the agency. The Division on Employment Practices does not wish to make any definite recommendation on this subject, but suggests that agencies will find it much easier to cope with individual staff members who do not realize that they are no longer as useful to the agency as they were in their younger days if provision is made for employment beyond the retirement age only for definitely limited periods of time voted on by the Board of Directors.

The provision for earlier retirement on a reduced income is one which is usually made by insurance companies and needs little discussion here. With a retirement age of 60 it is possible for a person to retire as early as 50 in case of disability or other reason for his doing so. Contracts furnished by insurance companies give a percentage scale showing what proportion of the retirement annuity purchased can be secured at each age, such as 51, 55, etc., in case of earlier retirement.

RETIREMENT BENEFITS

The question of what amount of retirement income should be considered adequate and reasonable is the second basic provision to be settled in private retirement planning. The Division on Employment Practices of the AASW proposes that:

The annual retirement income for a worker participating in a plan for 30 years should amount to at least half his average annual salary.

There is considerable precedent for the half average salary goal in annuity plans. Employees in social agencies undoubtedly need at least this amount of retirement income if they are going to be able to maintain reasonably decent standards in later life, since the average salary is not the final salary and even a fairly high salary in the later years of a worker's life will not produce a high average when the earlier years have been spent at a low salary. The number of years that it takes to build up a half average salary annuity is not always clear to the agency or to the individual worker in a retirement plan. If a retirement age of 60 is used and some allowance is made for lost years due to changes in position and other contingencies, it is seldom that a worker has more than 30 years of continuous employment in which to build up an annuity. Workers starting before the age of 30 will, in such a plan, have an opportunity to build up annuities amounting to more than half their average salaries. Workers past the age of 30 will not fare as well, but if the service basis is longer than 30 years they will fare

even worse, since there will not be enough years left before their retirement age for them to build up adequate annuities. Even with a retirement age of 65 the service basis should probably not be longer than $33\frac{1}{3}$ years if the half average salary goal is going to be reached by the majority.

The most common type of plan offered by insurance companies is one in which the retirement income is based on a definite percentage of the employee's aggregate pay. The amount of retirement income equals to $1\frac{1}{2}\%$, $1\frac{2}{3}\%$, or 2% , etc., of the worker's aggregate pay during the years he has participated in the plan, or in other words $1\frac{1}{2}\%$, $1\frac{2}{3}\%$, 2% , etc., of the worker's average annual salary multiplied by the number of years he has participated in the plan. The age at which the worker starts contributing to the plan is not a factor. With a $1\frac{1}{2}\%$ ratio it takes $33\frac{1}{3}$ years to yield an annuity amounting to half average salary (for example, an average salary of \$1800 multiplied by $1\frac{1}{2}\%$ by $33\frac{1}{3}$ equals \$900). Therefore, if an agency's goal is half average salary annuity after 25 years' participation the plan the base needs to be $1\frac{2}{3}\%$ (\$1800 multiplied by $1\frac{2}{3}\%$ by 30 equals \$900). The plan adopted by the New York Association for Improving the Condition of the Poor in 1931 was based on a 2% ratio which results in a half average salary annuity after 25 years participation in the plan, or a 60% average salary annuity after 30 years. The 2% ratio is frequently used in commercial plans as it yields a retirement income more nearly approximating half final salaries than plans based on lower percentages. It is not prohibitive in cost when a retirement age of 65 is used and should certainly be considered by agencies undertaking retirement plans.

Some insurance companies offer a type of plan, known as the "money purchase" plan, in which the retirement income is not based on a definite ratio to the aggregate pay but depends on the sex and age of the individual when entering the plan. Agencies considering plans of this kind in which percentage bases are not used can usually determine from the benefit table the number of years it takes a person to build up an annuity amounting to half his average salary. It should be realized that plans requiring longer than 30 years, or at the most $33\frac{1}{3}$ years, to yield a half average salary retirement income will not by and large make very adequate provision for workers in social agencies.

ELIGIBILITY

The question of eligibility is one that can be disposed of quite easily in this discussion. The

Division on Employment Practices of the AASW makes two recommendations on this subject:

- 1) All employees of the agency should be eligible for participation in the plan.
- 2) Employees should become eligible as soon as possible after joining the staff. This may be within six months or sooner but certainly not longer than a year from date of employment.

We can see no reason for excluding clerical or other types of non-professional workers from social agency retirement plans. We realize that this has been done in several social agencies but feel that at least until such time as social agencies become eligible for participation in the Social Security plan there is no justification for it. In my opinion it is our competent clerical worker, rather than our social worker, who is going to look elsewhere for employment if she is excluded from the government plan and the social agency itself makes no retirement provision for her. After all, why should a stenographer work for us when in a commercial house she would have the security offered her by the Social Security Act?

The question of how soon new employees should become eligible for participation in a private retirement plan is one which relates itself to staff turnover and general employment practices of the individual agency. If an agency engages workers on a temporary or probationary basis and there is considerable turnover within the first year of employment, it is a practical device to require that an employee work a year before becoming eligible for participation in the retirement plan. This is chiefly for the purpose of keeping down expenses attendant on making deductions from salaries which subsequently have to be refunded when a person leaves. However, any possible shortening of this waiting period is, of course, to the advantage of the worker.

PARTICIPATION

Mandatory or voluntary participation needs to be considered. Social workers by and large are individualists and do not like to give up their prerogative of individual choice. However, if we succeed in getting ourselves into the Social Security plan we will have no choice in this matter, and perhaps in considering group plans with a social objective we should not have too much regard for individual preferences or circumstances. Agencies administering their own plans on a voluntary basis tell us that there have been instances in which workers have not participated, only to find at retirement age that their resources were not what they expected them to be, and their Board of Directors have then been forced to make some special type of provision for them.

A few agencies with voluntary plans have required that waivers be signed releasing them from other responsibility in the event that a staff member did not enter the plan. There is also the necessity, generally, of securing 75% participation on the part of an agency's staff to meet the requirements of the insurance company underwriting the plan. The Division on Employment Practices of the AASW feels that it is not unreasonable that:

Participation in a group retirement plan purchased jointly by the agency and the worker should be mandatory for new employees and expected from old employees unless they have good reasons for not wishing to participate.

WITHDRAWAL BEFORE RETIREMENT AGE

The question of withdrawal benefits in the event that a worker terminates his service with an agency carrying a retirement plan is perhaps the most widely discussed provision of any retirement plan. The questions which need to be answered are as follows: If a worker leaves an agency, where he has participated in a retirement plan, should he have the choice of a cash refund of the amount he has contributed to the plan or be forced to accept a paid-up deferred annuity? If a cash refund is given should it include interest? Is the worker entitled also to any part of the agency's contributions made on his behalf? If so, after what period of service and to what amount? Should the employer's share, if given the worker at all, be in the form of a paid-up annuity only? Should there be the same right to the agency's contributions if the worker himself chooses a cash refund of his own contributions as if he chooses a paid-up annuity?

These questions need to be considered in their relation to each other as well as individually. The Social Security Act makes no provision for cash withdrawals before retirement age. A person either waits until the age of 65 to get back in the form of an annuity what he has contributed to the plan, or if he dies before the age of 65 his estate is entitled to the amount he has paid in plus a part of his employer's contributions. In the Teachers Annuity Plan there is likewise no provision made for cash refunds before retirement age. Their statement on this subject is as follows: "The Association and the colleges wish premiums paid toward an annuity to be regarded as irrevocably dedicated to the building up of an annuity and to be treated, as far as possible, as inviolable, as provision for cash surrender tends strongly, according to the experiences of companies which use such clauses, to defeat the very purpose for which the policy is devised. Hence, the Association has deliberately avoided any provision in its annuity policies for lump sum cash settlements."

The primary purpose of a retirement plan is, naturally, to provide for people in later life. On the other hand, we do not need perhaps to be too inflexible in this matter. Some of us do occasionally marry millionaires and prefer whatever money we may have accumulated in a cash payment rather than in a meagre allowance at the age of 60. Also, for workers with very short service in an agency, a cash refund has often a more practical value to the individual than a small paid-up annuity. The Division on Employment Practices of the AASW proposes that:

A staff member terminating his service with an agency should have the choice of receiving a cash payment covering the full amount of contributions which he has made to a plan or of leaving his contributions with the insurance company and receiving an income at the normal retirement date.

This statement does not cover the question of interest, since before we consider this matter we need to consider what equity, if any, the employee terminating service with an agency has in the contributions made on his behalf by the agency. Private plans in industry have by and large made provision for the employee to receive full equity in the employer's deposits, if at all, only after long periods of service, such as 25 or 30 years. Their thinking was undoubtedly influenced by the fact that retirement plans in industry were not ordinarily started for humanitarian motives alone but because public opinion and employee morale compelled the industry in some way to support its aged employees, and it was found that retirement plans were the most economical way of doing so. Public opinion was not, however, concerned with the employee who did not actually grow old in the service of the company. Thus the tendency in business has been to require long periods of service before the worker received title to the employer's contributions. The Teachers Insurance and Annuity Association, however, established the principle that the entire equity belonged to the policy holder, whether or not the employing college had contributed to the plan. The AASW committee which studied this matter in 1932 took the stand at that time that annuity plans should allow for free migration of social workers from one social agency to another without losing any past investment of service. The Social Security Act has also influenced public opinion on this matter since it provides for benefits in respect to the service rendered by an individual during his entire working life irrespective of employer, that is, the withdrawal of an employee from a particular employer does not result in the forfeiture of retirement income payable by the employer in respect to the

service rendered by the worker prior to his withdrawal. Just how far private plans in social agencies can approximate this goal is dependent on certain practical considerations and on how far we can convince our Boards that our responsibility for service rendered is the same for an individual who leaves us as for one who remains in our employ.

When responsibility is recognized by an employer for making some retirement provision for an employee terminating his service before retirement age, the question arises as to how this should be done. A cash settlement including the agency's contributions is generally not given since it would not be considered to meet the needs of a retirement plan, and if adopted might easily be used by the employer to take the place of unemployment insurance or other types of responsibility which he might better assume for workers leaving his employ. A paid-up deferred annuity including the contributions made by the agency for the worker up to the time of his leaving is usually considered the best method of meeting this responsibility. With a paid-up deferred annuity the money paid into the retirement plan remains with the insurance company, accumulates interest and is paid back to the worker at the normal retirement age wherever he may be. Ideally it would seem as if the agency payments should "vest" at once to the benefit of the individual, as they do in the Social Security plan. The practical difficulties are that the insurance companies do not find it feasible from their point of view to deal with paid-up annuities amounting to less than ten dollars a month at retirement age. Therefore a waiting period of at least three years participation in a plan is ordinarily the minimum length of time required, and for workers earning the lower salaries it takes at least five years in most plans before this amount of annuity is accumulated. The Division on Employment Practices of the AASW recommends that:

After three years' participation in a plan, or at the most five years, the worker on withdrawal should have full title for life to the retirement annuity secured by the agency's contributions up to the time of leaving, as well as his own, in the form of a paid-up deferred annuity.

Whether or not in this event the worker might still have the privilege of withdrawing his own contributions in cash is one which is usually decided in the negative, since without the combined contributions the retirement income would generally be too small to make a deferred paid-up annuity of practical value. Also Board members are inclined to feel that if an individual himself is not sufficiently interested in saving for his old age to be willing to allow his own contributions to remain in the plan, there is no reason why the

agency should assume the sole responsibility. This does not mean that the worker on leaving can not have a cash refund of his own contributions, but if he makes this choice he forfeits his right to the paid-up deferred annuity including the agency's contributions made on his behalf.

The question of "vested right" is not related to the cost of the plan insofar as it affects the amount of premiums paid by the agency and the employee. As time goes on and more and more workers leave an agency, taking paid-up annuities with them, the "vested right" works against reducing the agency's premiums but does not increase them.

The question of interest is related to the other withdrawal privileges, since in any insurance company interest is credited separately on premiums paid in only from the end of the third year following the year of payment. Consequently there would be no interest whatever credited on any payment until the payment had been with the insurance company for from three to four years (average of $3\frac{1}{2}$ years). On this basis of calculation the interest is of course negligible until an employee has been a member of a retirement plan well over five years. Thus interest does not play a very important part in a plan providing a "vested right" in the agency's contributions after three or five years of participation in the plan, since a cash withdrawal before acquiring this right would not ordinarily carry interest anyhow and interest *does* accrue to the worker's benefit in a paid-up deferred annuity. Persons choosing cash refunds after becoming eligible for paid-up deferred annuities including the agency's contributions do, of course, lose out in a "without interest" plan, but they will undoubtedly be in the minority since by choosing the cash refund they forfeit the right to the employer's contributions on their behalf. A plan including interest on cash withdrawals is more expensive in premium costs than a "without interest" plan. In a plan providing liberal withdrawal privileges it seems, therefore, that the majority benefit by a "without interest" plan. However, a "with interest" plan has distinct advantages to the worker if the employer's contributions do not "vest" to his interest, or only after a long period of service. Some social agencies have adopted plans which include no "vested right" and no interest on cash withdrawals. This seems hardly fair to the worker since without the "vested right" the majority of employees will choose a cash refund of their own contributions upon withdrawing from the plan, and without interest they might better have saved their money in a savings bank. The matter needs to be considered, therefore, in relation to the other provisions of a retirement plan. It also needs to be considered in relation to the total

cost of the plan. The "without interest" plan is often adopted because it is the only type of plan providing for an early retirement age and an adequate retirement income which can be purchased within the amount of money that it is felt the agency and the worker can contribute to the plan. Since the matter of interest depends so largely on the other provisions of a retirement plan the Division on Employment Practices does not wish to make any specific recommendation on the subject.

Another question which is often asked in connection with a staff member withdrawing from a group retirement plan is whether or not he can continue his own premiums to the insurance company, thereby continuing to build up his own retirement income after leaving the agency. Group annuity plans offered by some insurance companies formerly included this privilege but I know of no company which does so at the present time. Conversion privileges are, however, possible in plans of a strictly individual annuity type. Such plans are sometimes carried by agencies with very small numbers of employees.

IN EVENT OF DISABILITY

Self-administered plans usually carry disability provisions and this is one of the chief advantages of a self-administered plan, since insurance companies no longer offer disability provisions in connection with retirement plans. Therefore, except for the provision for retirement at the age of 50 on a reduced income there can be no provision made by an agency in a retirement plan to cover this contingency unless the agency is large enough to administer its own plan.

IN EVENT OF DEATH

The question of what benefit the beneficiary of a worker should receive at the death of the worker, either before or after his retirement age, is one which needs to be stipulated in private retirement plans. Some of the questions raised in this connection are as follows: If an employee dies *before* retirement age should his beneficiary receive the full amount that he has contributed to the plan? If he dies *after* retirement age should the excess in the amount of his contributions over the amount of retirement annuity received by the worker be refunded to his beneficiary? Should these amounts include interest? Is the beneficiary entitled also to any part of the agency's contributions made on behalf of the worker?

All group annuity plans make some provision for refunds of the worker's contributions to the beneficiary in the event of death *before* retirement age, but not all plans provide for a refund of the *full* amount the worker has contributed. On this subject the Division on Employment Practices recommends that:

In the event of death before retirement the total contributions paid into the plan by a worker should be refunded to his beneficiary.

Plans differ widely concerning the question of refunds when an individual dies *after* retirement age. Some plans provide for no refund after retirement age. Thus a worker dying a month after retirement would be unable to leave to his beneficiary the savings of a lifetime. This is one of the ways in which the cost of plans is sometimes reduced. The Division on Employment Practices recommends that:

In the event of death after retirement any excess in the amount of the worker's total contributions over the amount of retirement annuity received by the worker should be refunded to his beneficiary.

The question of interest depends on the type of plan adopted, since when interest is paid on cash withdrawals it is also paid at death. This matter has already been discussed in considerable detail. When a "without interest" plan is adopted it should be realized that the plan makes little provision for the dependents of a staff member. However, even with interest the amount of money received by a beneficiary is generally not very large unless the contributions made by the employer on the behalf of a worker are also refunded to the beneficiary. This total refund type of plan is so expensive in terms of premium costs that many employers decide instead to carry group life insurance. Group life insurance is not dependent on the time factor as with the total refund type of retirement plan, i.e., the beneficiary of a person dying young receives the same death benefit in proportion to the worker's salary as the beneficiary of a person dying in later life. A number of social agencies have adopted plans including group life insurance. It is undoubtedly the most practical way of discharging responsibility for employees beyond their immediate lives. However, we do not feel that it needs necessarily to be considered in relation to a retirement plan. It is again a provision which needs to be considered in relation to the other provisions of the plan and in relation to the total cost.

DEPENDENT'S OPTION

Private retirement plans usually carry a dependent's option. This entails a smaller income for the employee, with all or a fraction of the employee's annuity continuing to a dependent for life after the employee's death. The Division on Employment Practices of the AASW recommends that:

The plan be flexible enough to permit the sharing of the retirement income with any dependent of the retired employee if he so desires.

There are usually certain restrictions concerning

this option regarding time of choice and medical examinations which need to be stated in the plan.

CONTRIBUTIONS TO PLAN

It is pretty generally agreed that employee contributions, as well as employer contributions, are essential to the successful financing of a retirement plan. Precisely what share of the total cost should be borne by the agency and the employee is a question which needs to be decided. There is considerable precedent for a fifty-fifty basis although some plans adopted by social agencies have called for a higher proportion of the cost borne by the employer than by the employee. There have even been some in which the employee contributed a higher proportion than the agency. If the plan is a liberal one from the point of view of benefits to be received, withdrawal privileges and so forth, we feel the worker should share the cost on a fifty-fifty basis with the agency. The Division on Employment Practices of the AASW suggests that:

The payments to the retirement plan by the worker and the agency should be approximately equal.

The employee's contributions are usually fixed at a certain percentage (such as 3%, 4%, 5%, etc.) of the mid-point salary of the salary class in which his salary falls. The retirement benefits are also based on these mid-point salaries of the salary classes. The salary classes are listed with certain intervals, such as \$1080.01 to \$1320.00, \$1320.01 to \$1560.00, etc. The intervals used in the salary classes should be fairly small to avoid inequalities between persons whose salaries fall at the lower or upper ends. A maximum salary on which contributions are based is usually fixed, such as \$6000. In the definite benefit type of plan, which is more commonly used than any other type of plan, the employer contributes the balance required to purchase the annuity in excess of the amounts purchased by the employee contributions. As annuity rates are lower for younger persons and higher for older ones, also higher for women than for men, the employer has to pay a higher proportion for the older worker than for the younger worker and a higher proportion for women than for men. The average can approximate the contributions paid by the employees, i.e., if the employees pay 5% of their salaries the agency can pay approximately 5% of its payroll. In this type of plan the agency's cost will vary slightly from year to year according to the sex and age composition of the staff. Also, annuity rates change from time to time and are usually guaranteed for five years only. Thus the employer assumes the sole responsibility for increases in costs, since the employees' contributions remain fixed at a certain percentage of their salaries

(by salary classes). This has certain advantages for the employee, but on the other hand the fact that each worker contributes the same proportion of his salary, irrespective of his sex and age upon entering the plan, causes a certain amount of inequality between the proportion of the total benefit paid for by different members of the staff. For this reason a graduated scale of contributions based on sex and age at entry seems a fairer method and is recommended by some writers on this subject.* Agencies considering retirement plans might do well to question their insurance company representatives on this subject.

COST OF PLAN

The cost of a private retirement plan depends on the provisions of the plan. Insurance companies use the same annuity rates, so that the same type of plan can be purchased for the same price from practically any company, but as already pointed out they do not all offer the same type of plan. A definite benefit type of "without interest" plan, including a retirement age of 60, a retirement income based on half average salary after 30 years of service and a normal age distribution can be purchased for a premium cost of from 10% to 12% of the payroll. This involves at least a 5% salary contribution on the part of the employee. Several retirement plans in social agencies have required a 5% contribution on the part of the employee. The YWCA plan started in 1924 called for a 5% contribution. The New York Charity Organization Society plan is also on this basis. In relation to the benefits received this does not seem an excessive amount. However, if agencies or workers do not feel that they can afford such high premiums it is perfectly possible to reduce the benefits or increase the retirement age. The Chicago United Charities has recently adopted a very excellent plan in which the contributions on the part of the employees do not exceed 3.6% of their salaries. It is true that their retirement age is 65, but an assured income at 65 is certainly a great deal better than no income at all. The Division on Employment Practices of the AASW does not wish to make recommendations which make the consideration of a retirement plan impractical from the point of view of the financial resources of the worker or the agency.

PAST SERVICE CREDITS

In initiating retirement plans there is not only the question usually of the current premium cost, but also the grave problem of what to do about present employees who without past service credits

* See *Industrial Pension Systems*, by Murray Webb Latimer, published by the Industrial Relations Councils, 1932.

will find it impossible in the remaining years of their working lives to build up annuities sufficient for their needs. Without some provision on the part of the agency for past service credits many of the benefits of the plan will naturally be foregone, since the retirement income for employees entering a plan in the late forties and fifties, based on future service credits alone, will of course be quite small. To place everyone on a more or less equal footing at the time a plan is introduced involves either a lump sum payment or supplementary annual payments on the part of the agency to cover the number of years that its present employees have been on the staff, but have not previously had the opportunity to participate in the plan.

There are different methods of taking care of these past service payments. The New York AICP paid an amount which added a credit of 1% of their present salaries, as of date of inception of plan, for each year of previous service for all their employees, irrespective of present age, and added to this an additional amount for all employees who would have completed at least ten years of service at their normal retirement date. In this way certain minimum retirement incomes were provided, such as 50% of salary earned at the time plan went into effect after 30 years of service, 40% after 20 years and 30% after 10 years. Other plans, such as the ones adopted by the Chicago UC and the New York COS, have included past service credits only for employees at present beyond a certain age, on the theory that if our goal was a half average salary annuity and there are enough years left in an employee's life to build up a half average salary annuity before retirement age, it is not necessary for the agency to make past service payments which would increase the employee's annuity beyond the half average salary total. Workers themselves do not participate in past service payments, since it is generally agreed that they could not be expected to do so. They have, of course, had the full use of their salaries up to the time of inception of the plan, and in this respect can be said to have gained something over the younger worker who starts at an early age to contribute to a plan. For these reasons and because the total financial burden to the agency is generally quite heavy when any payments for past service are made, it is not usual for the agency to make up the total amount of annuity that the employee would have received if the retirement plan had been in effect throughout his working life and he had been contributing continuously to it. Plans based on $1\frac{1}{2}\%$ or $1\frac{2}{3}\%$ benefits for future payments often use a base of 1% for past service credits, with the difference that whereas the future

benefit is based on the average salary of a worker the past service payment is based on his present salary. The use of the present salary in this connection instead of the past average salary makes the retirement income annuity approximate more closely the amount that the worker would have received if the plan had been in effect during his working life and he had been contributing to it, since 1% of present salary may very likely be quite close to $1\frac{1}{2}\%$ or $1\frac{2}{3}\%$ of past average salary. When payments of this kind are made and the plan provides for a "vested right" of the employer's contributions after three or five years of service, the practice is to count each year of past service credits as one half year's participation in the plan, i.e. with a three-year "vested right" provision an employee with six years of credited past service would be entitled to a paid-up deferred annuity if he left the staff any time after the plan was adopted. The Division on Employment Practices does not wish to make any specific recommendation as to method of taking care of past service payment, but would like to suggest that:

Special provision should be made by the agencies, if possible, for present employees who are not able before retirement age to build up annuities sufficient for their needs.

In closing, I would like to repeat in 1937 what Maurice Taylor said on this subject at a Conference in 1933: "We social workers as a group have been much more concerned to date with how to provide for the other fellow than we have for ourselves. We have been vitally interested in the question of old age pensions and allowances, and much that now stands on the statute books of the several states in which such acts have been passed is the result in large measure of our efforts. By contrast, therefore, it is strange to note how little we have actually done in our own behalf. The proceedings of the National Conference of Social Work are singularly barren of any discussion of the problem of old age security for the social worker. Several explanations might be offered for this lack of action, the first of which is inertia. . . . Another excuse may have been the comparative youthfulness of the profession and the natural lack of interest of a relatively young group toward a problem which for a large part of them was too distant of application to warrant immediate attention. . . . As a profession we are arriving at a mature age, and a larger number of us are at a point where some action must be taken to ward off the evils and difficulties of superannuation. The general concern of the community for its industrial cast-offs is finding repercussions among our own group, and more and more we are becoming interested in what is to become of us when we shall no longer be able to perform our daily task."

WHAT NEXT IN FEDERAL RELIEF?

Excerpt from a report given by William Hodson, Chairman of the Division on Government and Social Work, at the meeting of the AASW on "Current Issues in Professional Practice," held on May 27, 1937, at the National Conference of Social Work.

The time has come when the President should bring to his aid the best brains of the country to study the baffling national problem called "Relief and Unemployment." We need such study not only by government officials but by the ablest private citizens and recognized experts in the field of finance, economics, industry and social work that can be brought together in a presidential Commission along the general lines outlined in the Murray-Hatch resolution. Such a Commission will need time and money to undertake this monumental task of study, analysis and program making. This is no job for politicians and headline hunters, the solution of this problem requires the highest type of statesmanship and its work can be made of inestimable value to the country. It may take a year or longer to do this job—it will certainly cost more than \$50,000 if the work is properly done—but it will be worth its weight in gold if it gives the nation a true appraisal of the situation and some sound leads for future action.

The whole country is perplexed about relief. Some are perplexed because of selfish interest or the desire to see taxes kept down, others are honestly in a fog about the problem, and even those who think they know are not agreed as to the remedies and future programs. Here are some of the questions which many honest people are asking.

With the rising volume of production why are so many still on relief? This question in turn raises several others:

Has employment increased in proportion to increased production?

Has the machine displaced many workers forever? What about people over sixty years of age?

Is public assistance to be made permanently available to the many unable to work?

What may be expected in the way of improved business conditions and consequent re-employment?

How can public employment agencies be made more useful?

If a large number must be cared for what are the best methods of doing it and what are the relative merits and disadvantages of work relief and direct relief?

How useful and efficient are the present relief

methods and how well do they coordinate with each other?

What are the maximum amounts which can be made available for public assistance without endangering the national and local government credit?

Do people actually suffer under the present plan? How adequate is relief?

Do people really prefer to take relief rather than work?

There is a host of questions which trouble the citizen, the legislator, the taxpayer and the many on relief. Some of these questions are complicated. All of them need extended study and thought and the whole citizenship must be carried along in this study and in the planning that will follow for a permanent program.

The British facing a situation of such far reaching and fundamental importance would resort to a Royal Commission. Since 1918 there have been 33 such Commissions on such matters as civil service, income tax, health and unemployment insurance, food prices, and coal production. A grave crisis in English life, government or politics, has usually found the government seeking guidance from a Royal Commission. The formulation of plans for future action in industry or public relief has often been the task of such a Commission. Back in 1517 Henry the VIII appointed a Royal Commission in the matter of land enclosures and the King took very positive action against the landlords on the basis of the report. The famous report on the poor law of 1905 with its great minority report by the Webbs is a classic in the history of the subject and its influence is still felt in England and throughout the world.

The legislative investigation committees in this country have often been useful but as often there has been grave abuse of this investigatory power for purely political purposes or as the result of a controversy between the legislative and executive branches. The aim of a political investigation is heat not light, headlines not information and fact, and the reports of such investigations are forgotten almost as soon as they are made.

The Royal Commissions have followed a completely different theory. They are composed of distinguished citizens, representatives of the interests concerned and of experts in the field to be studied. Some commissions have all of these groups, others have only citizens or experts or parties at interest. The Commissions are appointed by the Crown but Parliament must approve any expenses incurred. A careful selection of a chairman is made so as to provide a person

of character and leadership. A full time secretary is provided from the higher administrative branches of the permanent civil service thus insuring capable and often brilliant secretarial management. The Commission frequently visits the localities and gets first hand information about how things are being done and whether defects are in the law or its administration. Witnesses of every type and variety who can shed light on the problem are called. The oral testimony is useful because it is based upon written statements of the witnesses in advance. These statements are in the hands of the Commission as the witness testifies. This makes possible a further basis for judgment as to the value and truth of the testimony offered. The proceedings of such investigations are of value in giving a picture of contemporary social conditions and the state of current public opinion. Much documentary evidence and unpublished material is brought together and made available for study and the practice of foreign countries is presented in coordinated form.

The Royal Commission is not a research body in the ordinary sense of that term but an agency of popular government, a forum where complaints and opinions may be aired, experience analyzed and a plan of action formulated. While it is in no sense a perfect instrument nor a uniformly successful one, it has been a useful, positive and effective instrument for guiding public opinion and influencing public action.

The citizens need to study the major problem

of our times to think about it and to arrive at some conclusions about it based on real understanding. They need to participate in the powers of analyzing difficulties and proposing remedies. They need to understand something about the real character of the people on relief and how they live. The banker, the economist, the manufacturer, the labor leader, the social worker, the newspaper editor and the employment expert all have a stake and a contribution to make because relief has financial, industrial, economic, social and public opinion aspects. So far these various interests have talked to their own groups but they have not exchanged opinions with each other, they have not subjected themselves to the compulsion of reason from another quarter and from persons of different experience. All America is lined up in camps over relief and most of the camps are organized on bias, misinformation or half truth. Sometimes with the best of good will there is misunderstanding because no man can fully understand all of the wide implications of the problem. He needs the experience or the expertness of men in other fields to get the picture complete. The country needs to approach this whole question from many angles not from the isolated and therefore distorted viewpoint of a single interest. The time has arrived when the whole country must join, through proper representatives, with the President, the Congress and federal officials generally in a united nationwide attack upon those evils which above all others destroy the hope of the people.

EVALUATION: AN IMPORTANT ASPECT OF ADMINISTRATIVE PROCESS*

ROBERTA TOWNSEND

In presenting my point of view concerning evaluation and its importance as a part of administrative process, I should like to explain that this point of view is the result of a single administrative experience—four years in the Philadelphia County Relief Board, first as a district supervisor, and later as assistant director.

While I was engaged on the specific duties in these two jobs around the general agency function, it was clear to me that evaluation ran through administration like a basic pattern. I could not escape it if I tried. The first interview I had when

I stepped into a district office five years ago was with a visitor who had been dismissed by my predecessor. And, may I add here, that although I was trained in basic concepts of case work, I was as untrained for this new and baffling experience as the staff of untrained visitors were for theirs, for it has been through the doing of the job that we have attained the major part of our training. I left the agency four years later when we were faced with the necessity to define the standard of job in new terms as a result of higher case loads to determine which staff members should remain in order to give the most adequate service. And in between those periods most of my days were concerned with discussion of standards, definition of job, responsibility for evaluation, in conference and committees. The numbers of interviews with individuals who were especially involved ran into

* Paper given at the meeting of the AASW on "Problems of Equipment for Social Work Practice," held on May 27, 1937, at the National Conference of Social Work, Indianapolis. Mrs. Townsend was formerly Assistant Director, County Relief Board, Philadelphia.

thousands. So that this experience because of its very intensity, the occurrence of the same problem over and over, impressed me inescapably with the importance of the whole process.

It is too bad that in the relief field, because of its newness and the degree to which all of us have been unprepared for the task, there has had to be so much accomplished through trial and error. I believe the size and the pressing nature of the job demand that the process of administration be more clearly defined and more consciously undertaken than may have been true in smaller agencies whose traditions have been established over a long period of years and whose purpose is interpreted through a relatively smaller staff, all of whose members may at least see a client with their own eyes and who are therefore more directly and intimately related both to the agency responsibility and the responsibility of each other in relation to it.

During the time I was at Philadelphia County Relief Board, the case load reached 100,000 families and the staff, 1800 persons. The staff designated as having administrative responsibility were headquarters administrative staff, district supervisors, assistant supervisors, and department heads. When in this paper I refer to the title "administrator," it may be any one of these.

Now one of the functions of an administrator is to define and set a standard of service. If it is a social agency, this service is service to clients. In setting the standard, the administrator must take into consideration, among other things, first the ability of the staff to accept this standard, and next their actual capacity to perform on the level at which the standard is set. In connection with this he must evaluate each staff member on the basis of his ability to perform the service as defined by the standard and to utilize the facilities within the organization to do this smoothly and efficiently. The underlying purpose or goal must be understandable to both the person evaluating and to the person whose place in the agency and whose performance therein is being examined. In other words, the service must be defined, the particular job must be defined, and the individual must know his value in relation to these things. The evaluation which a board or the public makes of the executive himself rests very largely on his ability in this area. The administrator is charged with final responsibility for accomplishment. In order to achieve this end, he must act and he must interpret and he must be prepared to take full responsibility for the outcome. His purpose and his method must be clear throughout both to himself and his staff upon whom he calls in varying degrees to share responsibility.

Perhaps the only reason an administrator can bear to accept so much responsibility is because

his own contribution is being evaluated constantly, by board and community if he holds the top position, or by another executive if he holds a subordinate position. An administrator must accept the authority inherent in his position and the staff must accept his right to have it, just as each member accepts his own specific function and the different contribution he makes as a result. Without this basic acceptance, there is no valid organization chart, there is no real administration of the service. Instead, there is a group of individuals with equal responsibility, each with his own separate goal.

As I have said, one aspect of the authority an administrator carries is the responsibility to evaluate, perhaps the most difficult to accept in its total implications. But when this is accepted completely and the administrator is prepared to exercise that authority responsibly, he puts into the organization the strength that his position in the organization chart indicates and in this way, and in this way only, is he helpful to the staff. With such basic clarity and strength every other staff member not only understands the service more specifically, but can use this strength to help him find his individual place.

Recently, I heard of an executive in another profession who introduced a junior staff member to her new job by a first day which took on the character of a social occasion. She offered her the use of her car and guest privileges to the country club. What belonged to one, belonged to the other. To an extreme degree she denied the existence of the job as the responsibility which brought them together and she was so fearful of her own position that she attempted to destroy the reality of their different functions and their work relationships, one to the other. I can believe that such a vague introduction gave this worker an uncertain sense of what she was to do and how she was to be held responsible. Had I been in her place, it is likely that I should have sought an evaluation the very next day.

This situation is a great contrast to one I know in which a supervisor of a financial department told me he never had to give a formal evaluation because he gave them every day. When the men came on the staff he said, "I rate on accuracy and interest, see? If you measure up to that, you'll find this a swell outfit." That department was a swell outfit and the staff members knew it and took occasion to tell me in the lingo borrowed from their boss, "He's a great guy, we know just where we stand, see?" I did.

No doubt you have heard it said that a staff member with the will and the capacity to improve his performance may do so if he really understands and accepts the criticism made of his work. I

should go further and say that if he really understands and accepts the purpose of the agency he is more likely to accept the evaluation of his work and how it fits into the agency. I do not mean that by this understanding and this evaluation an inadequate person can be made adequate, but it does provide a means through which a person with capacity for developing can become related. Therefore an important part of evaluation is the process of defining the job and setting the standard. One is meaningless and incomplete without the other. But it is very clear to me that definition of standard is not an end in itself, evaluation is not an end in itself, but each is one means by which the job gets done in a better fashion. In the day-to-day work undertaken responsibly under responsible leadership, the participation of every member of the staff on it inevitably brings about participation in standard and evaluation, and it is thus that a whole staff becomes related to agency purpose. Therefore the administrator's responsibility for defining the job and setting a standard is closely related to his function to evaluate, and through this relationship the purpose and goal become more understandable to all.

In a large agency there is a tremendous problem in keeping everyone related to the main purpose. Clerical units, for instance, absorbed in a smooth flow of work can be very disturbed by urgent requests made after four o'clock. The mechanical operation may be similar to that in an advertising house, and it is difficult for them to understand that one of the thousands of slips that pass through the machines may represent a great deal to Mrs. Campbell, whose husband has just returned from the hospital precariously holding on to life. The additional dollar and eighty cents means nourishing food and it also symbolizes the value someone else places on his life. That this agency cares as much as she that he receive relief this week rather than next, how much additional courage and strength it gives her! It is a great deal to ask that efficient clerical staff conceive of their function in these terms, that they halt the otherwise clock-like flow of checks to take care of one. But the agency must ask that the clerical units function in this way and therefore they, too, must be related to these problems, must understand the main purpose of the agency, and the standard of that service. It does not happen that such units or any personnel in the agency arrive at this conception of job by mere chance. That it is accomplished depends on the administrators and their ability to accept their function, and on the basis of it to work with and through the staff. I am sure you have heard it said that a successful administrator must have the quality of leadership and on this rather indefinable quality depends his success or failure in

keeping staff related to goal. I am sure this is true, but my hope is that with such quality as a necessary prerequisite, administrators may be better equipped in the future by a more conscious application to the process of administration itself.

In 1932 we put a great deal of thought into the early experiences which staff members had in learning to understand and work with the agency, but I am afraid we did not have enough conviction about their real importance. Otherwise, we could not have put up with some of the sacrifices which were made in regard to the application procedure, for instance, for these who sought positions with the organization. The brevity of the interviews, the lack of specific information about the duties of various positions, the unrealistic attitude of many of the personnel interviewers since they themselves had slight or no relation to the service, all indicated our lack of conviction. We struggled and hesitated in approaching the problems of examinations until those who took them must have been impressed with our confusion. That was the experience for most personnel applicants in the early days. As a result of that, they had to work out some understanding of agency and make a decision to accept or refuse a position. I am sure that on the basis of that experience, many were smart enough to see us just as bad and uncertain as we were and to have none of us. Others who came on the staff and who put a great deal into understanding and who felt very responsible about that experience, helped the administration to clarify and improve many of the worst features of that period.

An appreciation of the applicant's need to relate to function in that first important interview and the agency's need to have some indication of the manner in which he is able to do so, is a principle which is overlooked by many persons who are responsible for hiring staff. I know of one board of examiners who recently spent a great deal of expert time and a large sum of money in preparing an examination for a certain public service, but allowed only ten minutes for the personal interviews with the applicants. In this way, the applicant was cut off from this experience of relating to the service at the place where both he and the agency needed the benefit of that process the most.

It is significant that the large undertaking of defining job classifications for every position in the SERB in 1934, was approached with appreciation of the value of a staff's participation. That it resulted in so magnificent an accomplishment and that the staff accepted its application to such a great degree, were due in a great measure to the understanding and use made of this administrative principle by Mr. Eric Biddle, the Executive Director of the SERB, and Dr. C. C. Balderston, who made that study. Our county felt so much a part

of that study that it never seemed like a project imposed from the outside, and as a result we were prepared to accept it as ours and put it into constructive use.

When we first set out in the Philadelphia County Relief Board to make a definition of standard, it is very interesting indeed that great weight was placed on the help which could be given from outside by closely related groups of social workers. We were all afraid of our new responsibility. As the agency grew, and took on more semblance of permanency, the swing has been farther and farther away from outside help and more has been attempted and accomplished as a result of the participation of those within where the responsibility for the service must be. At first we hesitated to be so definite as to write definitions either of the function itself or the performance required of staff members, lest in consequence the service become stereotyped and static in quality. We came to accept formal definitions as valuable for clarification and reference just as we accepted the value of giving written evaluations to staff members at regular intervals if they so desired. We recognized that this had a place, that it does set the administrative staff apart and emphasize their different responsibility, but that this is helpful. It makes possible for supervisor and worker to come together again with greater unity of purpose or greater clarification of difference. The experience of giving and accepting an evaluation is made significant not only because of its specific content, but because it indicates the degree to which both are responsible for job. In this way, evaluation falls into its proper place in the administrative pattern, and does not imply that it is an end in itself. Instead, the total experience might be described as the day-to-day working with clients, with rules and regulations, with community and with staff members of different responsibilities. Definition and evaluation occur daily and are not limited to the evaluation interview, which in reality is only a summary of the significant factors in the day-to-day experience. It is in this total experience, if undertaken responsibly, that a worker finds his relation to goal. This is the dynamic experience which we feared we would lose by the specific treatment of any one part of it.

Because the agency developed so rapidly in four years, there has been greater emphasis placed on evaluation than may need to be when objectives become better established. In 1936 we were defining our function as establishing eligibility and giving relief with a recognition that many clients needed help in meeting problems which arose for them out of accepting it. We saw the process as the agency representative and the client engaged

on the clarification of an individual situation around the specific requirements outlined in function. This was very clear in the application situation where the client came with some knowledge that there was a standard, but not certain whether the basis on which he was asking was one which could be accepted. Some came with certainty and relief in having taken the step, others with fear, and many with hesitation. The client and the worker sat down, the application sheet before them, the symbol of agency function. There were the two individuals to relate to each other and the material on which they would work. There were the client's spontaneous story, the worker's direction in response, and the specific questions to hold them both to agency. Through details of family make-up, work references, insurance, property, debts and obligations, it got down to the client's unique situation around eligibility requirements. Some questions could be answered fully and client and worker had a feeling of success. There was clarification, too, in outlining those incomplete spaces. It was recognized that skill was essential in determining whether a client was blocked because of his realization that he was ineligible, or because of his feeling against accepting help even though he was eligible. The final point of great clarification was the bond and affidavit which must be signed by the client. When the meaning of these was explained, many clients turned back, but for those who went on even the physical participation seemed significant, when the client took over the blank and the pen, signed his name, and it became his application. This is a great deal of movement to occur in a short period of thirty minutes.

In 1932, the service was described as establishing facts of eligibility and the practice employed to accomplish this may be indicated by such phrases as these which appeared in the application records of that period,—“his attitude toward relief is proper” . . . “application rejected, family failed to cooperate” . . . “woman very high type, deserving of immediate assistance.”

Not all of the workers could attain the standard of 1936 which I first described, and some reached it only in certain respects. But it was accepted as the general agency standard and the development reached in a period of four years was astonishing. Is it any wonder that with all of this change the staff should need to know where the agency was and where they were? Very naturally this has thrown evaluation out of its proper relation to other aspects of administration. But as the agency becomes more certain and more consistent in its objective, as soon as community and staff determine and define permanent standards, I feel sure that this intense and breathless necessity will

be replaced by a more normal necessity. In the meantime, as the individual staff member learns to operate within the requirements and as he learns to accept and adjust to a constantly changing situation, he has less need to know from someone else. Through this experience he has found his relation to it. I suppose then with mankind's eagerness for new problems to face he is ready to look for a job somewhere else. However, he will find a new set of factors and a new experience in finding his relation to them.

When we go through the process of taking a thing and analyzing and separating it into its elements it gains in clarity at the same time that it seems to lose some of its value for the moment because it is so concrete and so clear, but often at points in the experience itself, or later, it comes together again as a total thing. So it is in any daily discussion by a visitor and supervisor around a specific case, so it is in formal evaluations, so it is in any experience where two persons come together on a problem if they have clarity about their different responsibilities. This is participation as I accept it and use it today. I cannot use the term participation to apply to a vague, confused experience where neither person functions clearly, where neither accepts the responsibility for his authority. No matter how well-qualified the personnel at the point of selection, no matter what they bring in the way of business or professional equipment, it has no value if the agency cannot provide this kind of participation. That we may see and understand something of that quality of participation and that finally we may understand how effective are evaluation experiences when handled responsibly, I am ending this paper by describing two different situations which were very vital ones to the persons involved.

The first situation occurred around the question of covering the case load, that universally troubling problem in a large agency with shifting load and shifting staff. For months the supervisor had discussed this with her twelve visitors individually in conference. By this method she, together with two of the visitors, eliminated special problems which these particular workers had in the matter of organization of time. But the main difficulty persisted. Month after month, each visitor reported a large proportion of the load in which no revisits had been made. Either it was impossible to accomplish more, or the supervisor's method of handling this as a matter which could be discussed and solved by means of the usual supervisory conferences had failed. Perhaps both things were true. She felt her responsibility for the total job they were doing and like the wise person she was, instead of saying in effect to the workers, "Here, you do something about this," she recognized that

she herself would have to introduce something different, and all of them together take hold in some new way. She did not pass this on as a problem for someone else to work out; no one from the outside could help her any way. She herself studied the rate of their revisiting, individually, and as a group, for a substantial period of time, and she learned that if their present accomplishment continued, their problem would grow progressively worse. She called a meeting and said, "I do not feel that I can be responsible for this present low rate of revisiting. I am presenting these figures which show that we shall be increasingly far behind." Now the visitors had spoken of this as a problem for months, but they, too, were appalled by the figures and began very humanly to express dismay over the conditions covering the load. She said, "Yes, we have talked about all those things and I am with you on that just as I have been, and I, too, hope the case loads will not continue to be so high; but the fact remains that we have all worried ourselves into a state of despair because of the large unvisited load and I think the time has come when we can only help ourselves by really revisiting all the cases within the next six weeks." A discussion followed in which the visitors questioned how they could do this and maintain the present standard of work. Should they cut down the length of visits? They decided this was impossible if they were to be sure of careful, thorough reinvestigations. At last the supervisor suggested that they record only the date and a short summary of the eligibility situation even if it sometimes resulted in "situation the same as last visit." This hackneyed term harked back to the dark ages of 1933-34 and these visitors felt they had progressed far beyond the performance of that period. They had developed in their ability to record simply but adequately and the very recording itself gave them some sense of individual achievement and a job well done, or at least a very important part of the job well done. It seemed a great sacrifice indeed, if not the substitute of a greater for a lesser evil to make a larger number of revisits and record less adequately. They considered their standard of job was higher than that. The supervisor was convinced that revisiting was even more important at this point, and held to her conviction. But she was wise enough and clear enough to understand that this was a new standard and one which the visitors would need her help in accepting. Before their meeting was over she had defined their work in new terms because of the new necessity and she affirmed her willingness to stand behind it. In so doing, she explained that she knew their performance well and trusted each one to the point that she could sacrifice some of the more detailed recording for the sake of meeting this other prob-

lem which was of greater concern to the agency. She made it clear that if problems arose in their performance which made her question this method of working she would tell them so, but if neither had any question she was comfortable in this plan.

They could see more clearly that the purpose of the agency was to establish eligibility and that visiting and recording were both a means to this but that visiting was the more important. The visitors carried this new idea of job to the supervisor individually and in conference and as a result each with her help was able to evaluate his work in new terms and establish a sounder relation to it.

I have described a situation which seems simple because it has worked so well but as I examine it I see that it encompasses the whole process to which I refer today—the administrator's responsibility for setting the standard, defining it, and evaluating the performance of staff members in relation to it. The supervisor did all of these three things, not completely, of course, from the standpoint of the total job or total evaluation, but completely from the standpoint of the whole problem which concerned them at the time. She did this with full recognition of her difference as a result of her different authority and she stated her difference and acted on it, but this did not interfere with the freedom of the group really to take over this problem with her. On the contrary, when she took hold of it as responsibly as her position demanded, they were at last able to participate, each from the standpoint of his different function and different point of view.

The second situation was that of an interview between a supervisor and the assistant director.

Miss Saunders who had been on the staff since the beginning of the agency was a supervisor of a large clerical unit. In the early days she had been directly responsible to me but changes in the administrative set-up had removed us from this direct line of authority. For some time, it had been contemplated that another change in organization might remove her to a still greater degree and would distinguish this particular clerical unit as no longer specialized but a part of another group. Recognizing the importance of such a change to her, I told her of this tentative plan very early and perhaps because it was a new idea, she saw no particular problem in it and agreed that it seemed a sound arrangement. When the plan was finally accepted, it had to be acted upon immediately. Therefore she heard this presented as something very definite and about to take place when I discussed it with the whole group of clerical supervisors. She asked to see me again, and I shall describe that interview rather fully.

She said she would come to the point of this interview immediately, that she had wondered

whether the newly created job would be a good one. If so she was going to ask whether she stood any chances of getting it. With real enjoyment of herself, she said, "You know me, I am not shy about asking for things". I told her I knew she must be thinking about it for certainly she was among the best qualified. Indeed, I had considered her very seriously but I felt I should tell her immediately that I had decided on Mr. B. for the position. Now I had described the function of the person filling the new job in the supervisors' meeting. I had said the main responsibility would be one of analyzing and refining clerical operation. Her present work was one of supervision of a large clerical staff on a fairly simple operation. From previous discussions she understood that I considered her work was acceptable. As a result of her skill in training it had been possible to transfer clerks from that department to other units throughout the agency and in this respect her contribution could be considered unique. As she talked to me that day she brought up instances of her way of handling training problems and I reaffirmed my confidence in her. This led to a discussion of the difference in skill required between the new job and her own and we clarified even to a greater extent her evaluation, her place in staff, and she was able to see the basis on which I made my decision, but she was troubled, I thought, by a realization of some of the elements in certain responsible clerical jobs which she was not yet equipped to do.

She spoke of a recent talk I had made to the group of clerical supervisors in which I had indicated my philosophy about the necessity for clerks to be related to the function of the agency. This was something she could accept, but it had prompted her to think more and more of what this position meant to her and to measure the distance she had gone and what she would like to do next. Sometimes she had wondered about going back to a bank, but she had not found the same incentive there. She had learned more in this organization and it was good to be a part of anything so vital. She remarked, "Haven't we gone a long way since 1932", and added, "I remember you in those early days. Late one afternoon you came to me with a huge basket of slips which had been on your desk all day, and said, 'Here, Miss Saunders, will you do something with these?' " "And do you know what they were?" she asked. As she described me I sounded very irresponsible and I waited breathlessly for her to tell me the worst. "They were change of address slips!" We were both horrified.

Now if you know the inside workings of a large relief agency you can understand how incapable I really was if I could treat change of address slips so casually. I who was holding to

a standard with the clerical staff on the question of relatedness to the whole function of the organization, I who was today in this interview clearly indicating to this worker my standard on her specific job and the other one which she was requesting, I had been flagrantly out of touch with a very important part of function. Although I had forgotten that specific incident, how well I understood the problem she was raising! She was testing my strength I am sure and she wanted recognition, too, for all she had been through and how much she had shared with a boss not as skillful in some ways as she. Perhaps she was seeking in this way to retaliate for the control I had in denying her something. It would be hard to describe all the meaning that moment held for both of us and I shall not minimize the problem there was for me as an administrator. It is not easy to be challenged in a spot so vulnerable. But I had the experience of similar situations to guide me, out of which had grown my conviction that if an administrator is related to the service and his own contribution, his own place in that service and understands the necessity for it, then he will have the strength to maintain his different authority, to maintain his function of evaluating the work of another even though challenged. Had I wavered on that it would be as though I gave her my position and took hers, as though we changed the organization chart itself. I have learned that it is much less helpful to the individual and therefore destructive to the service in the end to deny my difference at a point so crucial. It would be better that I gave up my authority entirely and left the agency than that I fail to maintain my function here. I did as much as I could at that point which was to express how poorly I must have functioned and how hard it must have been for her to feel any dependence in me. As a result of that part of the discussion we were able to say finally—and we enjoyed the experience of saying what she had said earlier—how far the agency had gone, and how much of this accomplishment had been through the help of each other. It seemed comparatively easy then for her to mention the difficult side of working in an agency where one felt related to the very vital service and yet functioned day after day on an operation which seemed mechanical and dead in comparison with the field service where the staff members had the direct and living experience with clients. She confessed that it might appear childish but she had minded not being directly responsible to me. It removed her by one more step from the service which seemed the heart of the agency. On bad days she sometimes wondered what the incentive could be for a person like her and yet taken all in all there was no other place she would rather be employed. No doubt you

are familiar with this administrative problem—the lack of connection sometimes felt by staff members who do a specialized service which comes out so clearly in the quality of service performed by a special unit such as a financial division, or a statistical division. It may seem that their efforts to check and control and to adhere inflexibly to set procedure is a cantankerous condition induced by working with figures but if analyzed with more interest in understanding, it becomes plain to me that they yearn to have a vital relation to the thing which is important. And they will not get a better conception of their service and an acceptance of it by the means of specific job definitions alone. Yet the requirement that they perform within a limited area they must learn to meet if there is to be a harmonious smooth-running agency.

And so with great feeling Miss Saunders and I discussed this difficult requirement as it affected a staff member with her boundless ambition and ability to embrace more and more responsibility. And she said that she herself had noticed that for a year or so she had not put as much into her job. What she was doing was not hard for her and so was unlike her former way of working. And as the interview progressed she decided that she wanted to stay and put more into the job, but remain within the limits of clerical function. She agreed that she was not equipped to take the job she had asked for, but if another opening occurred where there were not quite so many new elements she would like to be considered.

It has been through such situations as this that I have developed my philosophy concerning definition of job and evaluation. In it I see the value of the experience for the staff member—the experience of sharing in this new and changing standard, the experience of taking hold of the evaluation of her job in a new way which is made possible in part by the administrator's conviction that such judgments can and must be made, and the administrator's certain knowledge of that staff member's performance. As a result of this experience the worker understood the agency more completely and her own relation to it, and in thus asking that something be given her she recognized how much she had been seeking and how much she must put into her equipment before advancement could be realized. The depth of that experience depended upon her quality as a responsible staff member in every sense of the word as well as the administrator's security in making the decision and her interest in clarifying the agency's position and thus putting something new into this immediate situation. This procedure seems sound and wise for agency and helpful to the worker who seeks to understand his contribution there.

ASPECTS OF ASSOCIATION ACTIVITY

Summary of Some Subjects Considered by National Executive Committee

PROPOSED STUDY OF CALIFORNIA CERTIFICATION

The California Conference of Social Work has officially requested the AASW to make a comprehensive study of the process and findings of their certification project, which is now four years old.

The system has moved gradually from the blanketing-in process to a refinement of prerequisites for and the conduct of a written examination as the present means for testing and certifying social workers in California. The Conference feels that it should point definitely towards legislation in the near future.

It is recognized that there is an analogy between the California certification project and that of the Association as carried on in the administration of membership requirements. On the question of special value that the California material would have in relation to our own experience, it should be pointed out that they have two kinds of data which we do not possess: (1) three sets of written examinations and their results; (2) statements submitted by examinees as to the value of these examinations as tests of competence, etc. The Board of Examiners feels that there are correlations between education and examination results; that the sharpest criticism of the examinations has come from some of those who have professional education and have rated highest on the examinations. It is thought that the material collected during the blanketing-in period could be disregarded and that it could be assumed that this experience would be reflected by the hypothesis found by examining the present prerequisites for admission to the written examination.

Executive Committee discussion of this proposal, presented with some suggestions from the Division on Personnel Standards, resulted in action by the Executive Committee to set aside a limited fund and to negotiate with the California Conference on a matching fund, for the purpose of securing a well-qualified person to assess the task and make recommendations as to what it would ultimately require in terms of time and resources, with the understanding that the same person would be committed to carrying the study to completion, if those resources were forthcoming.

Discussion recognized that the Missouri Conference of Social Work has a somewhat different registration and certification enterprise which may merit study.

A STUDY OF PROFESSIONAL EDUCATION

Having discussed the Association's concern with the purposes, problems and standards of professional education and the Executive Committee's earlier recommendation that plans for possible study in this area be worked out, the Division on Personnel Standards has recommended that:

- (a) The Association consider making under its own auspices a series of studies in the area of professional education on the basis of a flexible, long-term, evolving plan, and that
- (b) The Association initiate this series with a study of field work training.

Recognizing the necessity for careful planning of such a serial enterprise and for utilization of the data, experience and ideas of other Divisions and Committees (notably the National Membership Committee), the Division on Personnel Standards submitted its suggestions as affording a possible springboard for further discussion and planning.

The primary function of a group pledged by its professional purpose to maintain, develop and extend the authority of standards imposes on its membership a major, central responsibility for defining and analyzing the qualitative and quantitative needs of the field which professional education must be strengthened to meet.

To realize its standard-setting function the professional group must recognize and establish a reciprocal relationship between the practice which it represents and the professional education which it insists is essential to proficient performance in that practice. This reciprocal relationship is demanded because:

- (a) The professional group, by reason of its possession of whatever equipment existing professional education has been able to provide, is alone able to test the validity of that equipment and thus to discover whether the professional schools are producing the minimum competence which standards of service to clients require.
- (b) The professional group has in its professional equipment the unique resource which is needed to further define problems not yet under educational control, whether these problems are old and familiar or have been precipitated by recent changes in the social work scene.

- (c) The professional group commands the laboratory of practice: from this laboratory constantly emerge deeper understanding of social work problems, new or revised skills, and new uses of or demands for background knowledges. At one and the same time this laboratory creates new requirements for competence which professional education must meet and produces new materials which professional education must use in order to develop the capacity for competence demanded by a progressing changing practice.

To discharge its proper responsibility for the protection, growth and extension of standards, the professional group must undertake to define and improve its own criteria for professional education in terms of curriculum—content, training in practice, methods of teaching, qualifications for teaching, etc., etc. The professional group must also work to strengthen its standard-setting influence over the activities of institutions assuming to educate for competence in social work practice.

The membership of the Association is on the whole unprepared to assume a responsible role in relation to those purposes, problems and standards of professional education to which practice holds the key.

Some of the questions which should be carefully considered in planning prospective studies and determining their sequence are:

- (a) What urgent problems of practice most clearly related to the established professional core of social work need group study in order to establish a base of general understanding and formed professional opinion before a formal Association study can be undertaken?
- (b) What questions of function and organization are so dependent on events and experiment (e.g., in new and reorganized areas of public welfare services) that a formal study should be geared to careful group activities carried on in advance?
- (c) How may the early studies in a sequence be used to create within the membership a lively concern with problems of professional education as problems on which professional experience has an intimate bearing and to the solution of which professional practice should make decisive contributions?

An initial study of field work training as an AASW responsibility is recommended with respect to the following points:

The Association has through its membership standards been insistent on the importance of training in practice as an essential constituent of professional education. The facilities for this training are both quantitatively and qualitatively inadequate and these inadequacies are major stumbling blocks to improved standards and sound extensions in professional education. From the point of view of enlisting membership interest and awakening membership responsibility a study of field work training would have the advantage of attacking that part of the educational process with which professional practice is most familiar and to the development of which it has acknowledged obligations. The Association as the representation of professional practice has an easily demonstrated responsibility for examining and then trying to meet a lack within the resources of practice which impedes the schools from measuring up to and maintaining educational standards.

Professional practice has not focussed its available resources to define the purposes, problems and methods of an educational process which was created by the field agency and is still for the most part conducted within the actual laboratory which the operating agency offers. More intimately than any other educational process, field work supervision as an educational discipline is interdependent on practice. Therefore the schools cannot assume the whole task of developing standards of field work supervision or teaching and increasing the supply of competent supervisors. It is obviously incumbent on the professional group out of whose experience supervision progressively evolves to study the functions and problems of supervision, formulate a base of standards and supply the materials essential to more adequate training of supervisors.

In its membership standards the Association has adopted as a primary educational hypothesis the assumption that training in practice is a vital component in the professional preparation and discipline of the social worker. However, professional social work is still far from seeing that the field work agency and the professional school using it for training in practice are inseparable intrinsic parts of the whole structure and functioning of professional education. A study of field work training by the Association would inevitably clarify structural and functional relationships between the school and its field work agencies which condition the degree to which professional education can develop the capacity for competence.

By way of the general character of such a study it was assumed in the Division's discussion that this proposed study would begin with field work training in case work and that it would be concerned with the qualitative rather than the quanti-

tative problems of field work training, i.e., that it would focus on the purposes, problems and standards of field work training as these would be found in a selected group of standard-setting schools. It was felt that the quantitative problem would appear even in selected school settings and that its typical aspects could be studied on this selective basis.

Executive Committee discussion of the proposal recognized: that there may be much material available which would need to be examined; that there is a wide range of difference in terminology and concept about supervised field work as part of the educational process for social work which would need to be explored in the interest of a common basis for taking responsibility for what comes out of practice for educational transmission; that the American Association of Schools of Social Work would be able to make valuable suggestions especially in relation to studies they are making, and that there are indications that AASW acceptance of such responsibility as is here outlined would be welcomed by them; and that the function of the AASW with respect to the field of professional education is a major function of the Association, one which is virtually a matter of social work's self study and requires development of conviction through discussion.

The Executive Committee took action to authorize an early conference with officials of the Association of Schools and a study of the professional educational process for social work beginning at this particular point of field work training.

Authorization was also given for the release of the material on the proposal for chapters and membership, in the interest of extending the base of the Association's understanding and support of the project.

The Ad Interim Committee was authorized to allocate funds within the various projects which the Executive Committee here authorized.

COMPETENCE IN RELATION TO EMPLOYMENT PRACTICES

Some special study work has been initiated by the Division on Personnel Standards with a view to attacking the large problem precipitated in any use that is made of the Statement About Standard Employment Practices in Social Work, as recognized in discussion at the Delegate Conference, namely, the development of qualitative criteria by which competence may be assessed with reliable understanding.

THE OPERATION OF A MEASURING ROD FOR EMPLOYMENT PRACTICES

The Association Statement About Standard Employment Practices in Social Work, already

issued in large numbers upon request as a *Compass* reprint, has precipitated some questions of understanding and application, it was pointed out by the Chairman of the Division on Employment Practices.

Questions which arose at a meeting of chapter committee members at the Delegate Conference, who expressed interest in the subject, pertained largely to local differentials that would render the standard difficult to apply. Discussion reduced these difficulties to questions of ways and means of using the Statement as ferment in the interest of future attainment rather than as a declaration. The principle of understood conditions of employment, it was seen, could be fostered under any existing circumstances, and headway could be made at any level.

Correspondence in the national office in some instances indicates arbitrary attempts to use the Statement. That is to say, adoption of the Statement as a fixed standard has been advocated rather than its use as a measuring rod. A particularly unfortunate feature, it would seem, has had to do with the selection of one or two items in the Statement, such as vacations and salaries, and the proposal that agencies adopt these specific items. The Division had assumed that the Statement would be useful as a unit and that professional responsibility would be emphasized, with the specific items used to implement that use. Where national functional agencies, such as FWAA, or federal bureaus, take responsibility for acquainting their constituents with the Statement, the intention and use would seem to be susceptible to clearer understanding.

The Executive Committee's interest in these aspects of the Association's concern with the development of good employment practices, led to some suggestions which have since been carried out in the second reprinting of the Statement. This reprint indicates clearly that the Statement is based on some of the better existing practices, is intended as an aid to the establishment of productive working relationships at their source, and assumes that knowledge of existing conditions is basic to mutual understanding.

RETIREMENT AND OTHER STUDY ASSIGNMENTS

Special Employment Practices Division assignments include a study of the problem of workmen's compensation for staffs of public relief agencies and work relief clients, and a study of the problems in reference writing in which are reflected the whole uncharted area of qualitative criteria for judging competent performance and latent capacity.

Sub-committee work of the Division on both government and private agency planning for re-

tirement of social workers is now amply supplemented in the report elsewhere in this *Compass* on papers given at the AASW sessions in Indianapolis. These papers represent the Division's most important production since the issuance of the Statement About Standard Employment Practices.

The Division's interest in the very difficult question of how to study the issues for social work practice that are involved in the relationship between service agencies and the sponsoring and fund-raising agencies, and the connection between these issues and certain grievances that come before Association committees, was also discussed with the Executive Committee. The Division having defined the problem to the extent that it has recommended that the AASW find some means of examining this relationship with a view to setting forth principles which might clarify and standardize the initial and continued basic understanding of working relationships between executives, boards, and other groups representing financial and community interests, the Executive Committee authorized the Division to explore ways and means of throwing light on the problem.

CIVIL SERVICE ENTERPRISES

The Association's enterprises with respect to civil service and merit systems in general involve the whole problem of developing competent professional advisory relationships with public and other officials. Also the function of an agency such as the APWA, set up specifically to develop immediate services in this area is readily understood, whereas the connections between the work of such an agency and of one under professional social workers' own auspices, are not well understood. Current study and recommendation as to the application of professional standards is a responsibility of the professional Association in every field and should develop in usefulness and influence with various administrative authorities.

National, state and local situations present a wide range of features on which work needs to be done. Chapters have to meet varying stages of organization of public welfare provision and operation. The setting up of provisions for personnel to administer the services, the setting up of requirements and examinations, the recruiting of good candidates for different kinds of positions, the rating of social work experience and social work capacity, by means of either assembled or non-assembled examination procedure, are among the most important points at which administrative responsibility needs reinforcement through the professional Association's activities on the application of professional standards at the various levels—especially where retreat from professional qualifications is necessary.

A tremendous amount of work is involved in the federal Civil Service Commission's growing task of rating social work experience in the case of both assembled and non-assembled examinations. The wide range of differences in social agency functions and standards of work and the absence of responsible, authoritative criteria for distinguishing these matters for purposes of rating, leaves the Commission seriously handicapped in identifying experience which can be assumed to have developed social work proficiency.

The problem of interpreting federal announcements of examinations for public welfare positions have their counterparts in the case of state and local examinations, but also some peculiar features which require a close contact between the professional Association and federal authorities. Thus the national office has sought further information from officials on procedure, in important instances, and has attempted recently through *The Compass* to supplement announcements themselves with information that should reach particular portions of the membership with respect to their candidacy. Whereas the requirements are difficult to read because they are written so as to draw in candidates for various government departments and various levels of duties under a single examination from which many eligibility lists may be made, it is important to make further explanation so that those who would be interested and eligible may realize that this is the case.

Equally important will be the development of state and local points of contact between AASW resources in membership and machinery and federal staff and machinery. A list of the Security Board field staff has recently been made available to chapter chairmen in the hope that in spite of frequent changes in this list there may be developed some helpful contacts. Current information about national and chapter activities has been made available to federal officials for their possible use through field staff.

Some common direction is beginning to emerge with respect to "in-service training" for social workers (staff development at various levels for personnel already inducted into services) and the relationships between in-service training and professional education. This is a matter of great importance and will require careful building of an administratively oriented plan to reinforce services by reinforcing personnel equipment. The Association is working on the factors that should determine its position on these matters—matters which involve large numbers of persons employed in social work and which affect the quality of government services rendered.

A more formal official participation with the

Security Board and Children's Bureau on questions of social work personnel has continued through AASW representation on the Advisory Committee to these two Bureaus. The majority of this Committee, it may be recalled, represent the Association of Schools of Social Work. Problems still before the Committee include knowing in which schools to find the best professional educational preparation for certain specific positions to be filled, and knowing what direction to give to training programs to be developed. Several sub-committees are at work developing material on these questions.

GOVERNMENT AND SOCIAL WORK

The proposals of the administration for reducing federal relief expenditures, Mr. Hodson, Chairman of the Division on Government and Social Work stated in his report to the Executive Committee, re-emphasize the need for a federal commission to study the whole subject on a non-political basis. The present economy drive in Congress, threatening even the limited federal work relief program proposed by the administration, has added to the interest in the proposed commission study. It also adds to the danger that a balanced budget rather than relief needs will get the support of Congress unless evidence of need is made clear.

Study of the proposals for reorganization of governmental services is being carried on by a committee of the Division appointed for this purpose. The committee prepared an outline of existing federal services and possible disposition of these services if a new Department of Public Works and a new Department of Social Welfare are created as recommended by the President's Commission on Administrative Management. This outline was sent to the chapters for study and recommendation. In the meantime the Division's committee has prepared some tentative suggestions regarding allocation of these services for discussion with federal officials.

The subject of illness and invalidity benefits is being examined by a recently appointed committee of the Division. This committee plans to study various methods and proposals to determine what specific program might be recommended for Association support.

SOCIAL SECURITY PROVISIONS FOR SOCIAL WORKERS

The issues with respect to exclusion of social workers and other occupational groups from some of the important provisions of the Social Security Act have been reviewed, together with some ac-

count of the various efforts being made by the Association, either directly or in connection with the National Planning Committee of which Walter West is Chairman, and in which a number of national agencies are participating.

These activities are reported elsewhere in this issue of *The Compass*.

It is of importance to report in addition with respect to coverage under New York State Unemployment Insurance Act, which is supposed to have a permissive clause. The Executive Committee had previously recommended that the AASW national office make application for the inclusion of its staff. A reply was received from the State Department to the effect that this organization would presumably not be excluded under the Act itself. Since that time this interpretation has been confirmed and the national office is covered on the point of unemployment insurance in New York State. This may serve as important precedent in New York and elsewhere, and in the case of other organizations.

DELEGATE CONFERENCE

The function of the Delegate Conference and its place in the Association's program were discussed at considerable length by the Executive Committee. A memorandum prepared by the Conference Committee as a result of its consideration of this question provided the basis for discussion. Irene Liggett, Chairman of the Conference Committee, pointed out that confusion seems to arise from the fact that the Delegate Conference is a mixture of two elements—organizational and subject. The conference is organizational since it has replaced the former annual meeting and attendance is on a delegate basis. Also the program has been chiefly organized around subjects, the subject until this year being government and relief, since the critical nature of this problem made it of primary concern. This year the subject element was still present, but was not so readily identified by the delegates. This was doubtless due to the fact that although the subject matter was all related to the Association's professional program and activities, it was not presented in the form of committee reports.

The Executive Committee was of the opinion that a conference which is representative of the membership is essential to the development of the Association as a whole, but that subject matter growing out of the Association's purpose and program can be combined with the organizational purpose to provide interesting and challenging conference programs. It would be important, however, to recognize the extent to which these two

elements are combined in conference planning, so that the delegates will be informed in advance. As the returns from the chapters on the conference questionnaire clearly favored a conference next year, the Executive Committee voted to hold the conference on the regular delegate basis and to shape the program around the professional subject matter with which national divisions and committees and chapters are concerned. Questions as to time and place were not decided at the meeting as there was considerable variety of chapter opinion on these points.

The suggestion was made by the representative of one chapter that the chapters would have more to contribute in such program planning if they would make a careful evaluation of their own programs for professional content. While chapters frequently have many committees and active programs, this activity tends to be local in scope, in the opinion of this representative, and should be given more basic content through greater use of material from the national Association on broader professional problems.

NOMINATING COMMITTEE

The importance of finding ways to improve the basis of choice in making nominations for national officers and committee members was emphasized by Mr. Bruno, Chairman of the Nominating Committee, in presenting his report to the Executive Committee. The committee should begin its work earlier in the year, in the opinion of this year's committee, and should have as much assistance as possible from the chapters and the national in compiling lists of members who have been actively associated with chapter or national committee work. Although the chapters were circulated this year, asking them to submit names and to express their judgment on criteria of selection, replies were received from only 11 chapters. Territorial representation was chiefly emphasized as the basis for selection.

The Executive Committee felt that although territorial representation is important, information should be made available to the Nominating Committee as to members who are active and productive in chapter programs and who would have a professional contribution to make through service as national officers or committee members. It was thought that if the chapters were asked to assist in building up such a list by sending names to the national office it would be a valuable resource in filling both elective and appointive offices. (A memorandum on this which was prepared and sent to the chapters following the Executive Committee meeting was published in the May *Compass* under the title "'Merit' Principle for Committee Appointments.")

THE PROBLEM OF GEOGRAPHICAL DISTANCE

The problem of how to establish closer contact between the geographically distant chapters and the national Association was discussed. Figures were presented showing the extent to which representation on committees, whose travel expenses are included in the budget, has increased in recent years. In 1928 there were 15 members on these committees representing eight chapters (eight of the 15 were outside of New York City). In 1932 the number had increased to 26 representing 14 chapters, with 18 of the 26 from outside New York City. By 1937 the number had increased to 115 representing 27 chapters, with 68 from outside New York City.

This spread of representation is an important method of promoting interchange of experience and thinking between chapters and the national, but other methods must also be used since practical limitations of time as well as money in the case of committees which must meet frequently, prevent wide extension of this method of participation. The addition of corresponding committee members or the appointment of a national committee composed of far west members, which has been suggested by west coast chapters and which might help in bridging the gap to some extent, would still fall short of the desired goal of close participation and contact.

Chapter bulletins, field visits and the Delegate Conference are the other channels for interchange of information and experience at the present time. The Executive Committee felt that the use of the first two should be increased as much as possible and that consideration should be given to the possibility of holding a regional conference on the west coast in the fall.

CHAPTER ORGANIZATION AND PROGRAM

The difficult problem of chapter administration, in the opinion of the national committee which has been studying it, requires for its solution clearer definition in some major areas, such as (a) the function and program of the Association, (b) the position and jurisdiction and function of the chapter, and (c) methods of organizational activity and membership participation. Various ways of approaching this problem which have been discussed by the Committee on Chapter Organization and Program in two recent meetings, were presented for consideration by the Executive Committee.

Pressure on chapters for more intensive as well as broader programs has increased greatly in the last few years and the problem of how they can

operate effectively is one of the most important ones now before the Association, in the opinion of this committee. How to secure adequate financial support for a sustained program is a fundamental question, particularly in the larger chapters, several of which have been grappling with this question during the past year. But even more fundamental than this is the question of chapter function and responsibilities since the financial problem needs to be considered in relation to the program to be financed.

Chapter activities have been numerous and varied, as the files of the national office testify, but continuity and sustained direction in line with a recognized professional purpose have been more difficult to achieve. Certain causes which have contributed to this are of an organizational nature and can readily be remedied. In most chapters, for example, officers and committee chairmen change every year, an out-moded administrative method which is not well adapted to the aggressive programs which many chapters are now attempting and which call for leadership and direction over a longer period. Other chapters have not changed the framework for their activities to conform to their present day needs but continue to depend mainly on the chapter meeting as the principal base of activity.

Immediate plans for getting at some of these problems which the Committee on Chapter Organization reported to the Executive Committee include: (1) analysis by a number of chapters of the problem as they see it and special study by the committee of particular experiments in chapter organization and activity; (2) formulation of criteria for establishment of new chapters and the possible application of such criteria to old chapters; (3) development of a definite charter which will give specifically the delegation of responsibility from the national to the chapter; (4) preparation of a handbook for chapter officers; (5) study of the problem of chapter finances; (6) study of some of the problems which need to be worked out in connection with the development of State Councils; (7) study of new chapter promotion for members in non-chapter areas.

MEMBERSHIP

One of the chief difficulties with which the National Membership Committee is struggling is the operation of the exception clause in the membership requirements. Gordon Hamilton, Chairman of the National Membership Committee, in reporting to the Executive Committee, said that the phrase "outstanding contribution" which has been used in attempting to apply this clause has tended to emphasize "outstanding position" rather than professional performance

and contribution. The committee has been endeavoring to meet this difficulty through the development of criteria which would provide some specific evidence of quality of professional performance. Some experimental criteria for executives have already been developed and several subcommittees have been appointed to propose criteria in other areas which present special problems. The committee believes that criteria which are used under the exception clause for the various fields should not be in conflict with the membership requirements but should be a valid interpretation in terms of professional performance and professional contribution.

HOUSING

The purposes and methods of the AASW Committee on Housing were discussed by Abraham Goldfeld, Chairman of the Committee. The committee endeavors to stimulate interest among social workers in housing problems by supplying information, suggesting study projects for chapters, organizing meetings at National and Delegate Conferences, evaluating and advocating adequate housing legislation, formulating standards with respect to housing, studying the function of social work in housing management, cooperating with other interested bodies in an intelligent drive for good housing, etc.

Of immediate importance in the opinion of the committee is support of the principles of the Wagner-Steagall bill to provide a permanent federal housing program. After discussion of the provisions of the bill, the Executive Committee has taken action declaring itself in favor of the Wagner-Steagall bill in principle and urging passage at this session of Congress with any amendments which do not affect the principles of the bill. Authorization was also given to the Housing Committee to continue its efforts to collect and present evidence bearing on the housing issue and to keep in communication with the chapters on this subject.

Mr. Goldfeld expressed the wish that the committee might be assigned to the Division on Government and Social Work in the future, instead of continuing as a special committee.

Books

They Shall Not Want. Maxine Davis. Macmillan Co., New York. Price \$2.50.

By DOROTHY C. KAHN

Miss Davis' book is a genuine contribution to the popular literature about unemployment relief. Probably only an experienced journalist would be capable of hitting the high spots of the myriad problems of unemployment relief and its adminis-

tration as Miss Davis does. It is unfortunate, however, that she undertook to present simultaneously an argument on the subject. The objective picture which she gives in spots, and is obviously capable of having given throughout, is something that has been missing in the volumes of writing on this much debated subject. Perhaps even a journalist requires more perspective than time has thus far permitted, and perhaps she undertook to squeeze too much of her observation into one small volume.

Her method is an interesting one. She presents the picture in five parts. Part One she calls the "American Muddle," and a brilliant exposition it is. Part Two is a description of relief administration, and for this purpose she chooses the city of Chicago, where she has lived and worked, because she felt a study of relief in the United States was too vast. Whether her choice was a wise one, it would be impossible to say. No city is truly typical of relief administration, although all are typical of its outstanding problems. Many of these Miss Davis has either sensed with the sure instinct of a keen observer, or realized as a result of her contact with relief administrators. What she misses in Chicago, and what one suspects she would have missed in any observation she had made, is the real spirit and meaning of relief administration in this country. Perhaps she missed it because of prejudice. Perhaps she missed it because it was not adequately clarified for her, but most likely she missed it because only those who have been a part of this administration, whether as lay committeemen, administrators or clients, have thus far really achieved an understanding of its positive values. It must remain for some representative of these groups to illuminate the subject.

Probably all of them should object vigorously to Miss Davis' picture of social work. She contends that there has been far too much of it, and that it has been one of the mistakes of the program. She objects, "it is natural that men and women often university trained in certain definite methods and techniques for the socially invaluable service of alleviating serious individual and social troubles, should continue to employ them. And they did." This, Miss Davis interprets as a kind of insult to the unemployed and gives as her illustration a case in which the worker gave advice about "carrots and birth control and tasty preparation of food scraps." She says, "not only has the granting of relief been confused with social rehabilitation, but it has also been the means of advances into realms open to interesting and significant social exploration, but which are actually new public adventures under the disguise of relief." She also insists that social work "tends to debauch the unemployed by relieving them of their own responsibilities." If

social work does all of these things, Miss Davis' criticisms are justified. What she has presented are doubtless its occasional and admittedly too frequent errors, the genuine *absence* of social work, with its characteristic capacity for adapting its techniques to changing situations. There is no doubt that the vast inexperience that was permitted to masquerade, with some encouragement from the profession, under the name of social work during this emergency, may explain some of Miss Davis' misconceptions. We are likewise familiar with the inflexibility which prevented some of the older members of the profession from utilizing their knowledge and skill in the mass situation with which they were confronted. The absence of any picture of the way in which relief really did relieve, of the ways in which it has (this writer believes) contributed not only to increased responsibility on the part of those who were necessarily dependent upon their government, but actually contributed to a new and more responsible kind of citizenship on the part of the public as well as the clientele, is sincerely to be regretted.

This same thesis reappears in her description of the English unemployment assistance program. Miss Davis calls her description "Without Benefit of Social Work." Again, the external facts, with a few notable exceptions, are correct, but there is no allowance for the real differences in British psychology and moves, nor is there again any penetrating observation of actual practice in the administration of assistance. If this practice is not social work, whatever it may be called in the civil service of Great Britain, this writer (who has also studied it) does not know what it is.

One is tempted to fear that a similar bias may color the description of the Swedish system, from which, also, we have much to learn.

Finally, one wonders whether the "exact copy of an actual case history in the files of the Illinois Emergency Relief Commission" was selected as typical of its service by the Relief Administration, and whether the Administration would not have liked an opportunity to annotate its own case record in the light of Miss Davis' comments. If this volume serves no other purpose than to stimulate the righteous indignation of social workers or others to present the case for social work as a positive contribution to the administration of public assistance, it will have served a valuable purpose.

The July issue of *The Compass* will be omitted, so that the August issue will be Number 10 of Volume XVIII.

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